



2015 – 2019 Consolidated Plan
2015 Action Plan
5/15/15

This document is written in conjunction with the City of Lafayette Consolidated Plan. Complete analysis is included across both documents.

City of Lafayette
Lafayette Housing Consortium
2015 – 2019 Consolidated Plan/2015 Action Plan
Table of Contents

Executive Summary	Page 1
Process/Lead Agency	Page 6
Consultation	Page 8
Citizen Participation	Page 16
Needs Assessment	Page 19
Housing Needs Assessment	Page 20
Disproportionately Greater Need: Housing Problem	Page 30
Disproportionately Greater Need: Severe Housing Problems	Page 33
Disproportionately Greater Need: Housing Cost Burdens	Page 36
Disproportionately Greater Need: Discussion	Page 38
Public Housing Needs	Page 39
Homeless Needs Assessment	Page 44
Non-Homeless Special Needs Assessment	Page 49
Non-Housing Community Development Needs	Page 51
Housing Market Analysis	Page 55
Number of Housing Units	Page 56
Housing Market Analysis: Cost of Housing	Page 60
Housing Market Analysis: Condition of Housing	Page 71
Public and Assisted Housing – Market Analysis	Page 74
Homeless Facilities and Services	Page 76
Special Needs Facilities and Services	Page 79
Barriers to Affordable Housing	Page 82
Non-Housing Community Development Assets	Page 84
Needs and Market Analysis Discussion	Page 91
Strategic Plan	Page 92
Geographic Priorities	Page 93
Priority Needs	Page 104
Influence of Market Conditions	Page 109
Anticipated Resources	Page 110
Institutional Delivery Structure	Page 113
Goals Summary	Page 117
Public Housing Accessibility and Involvement	Page 121
Barriers to affordable housing	Page 122
Homelessness Strategy	Page 124
Lead based paint Hazards	Page 127
Anti-Poverty Strategy	Page 129
Monitoring	Page 130
2015 Action Plan	Page 132
Expected Resources	Page 132
Annual Goals and Objectives	Page 135

Projects	Page 138
Project Summary	Page 140
Geographic Distribution	Page 151
Affordable Housing	Page 153
Public Housing	Page 154
Homeless and Other Special Needs Activities	Page 167
Barriers to affordable housing	Page 160
Other Actions	Page 162
Program Specific Requirements	Page 166
Appendix A – Public Meeting Notes	
Appendix B – Public Notices	
Appendix C – SF – 424's	
Appendix D - Certifications	

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

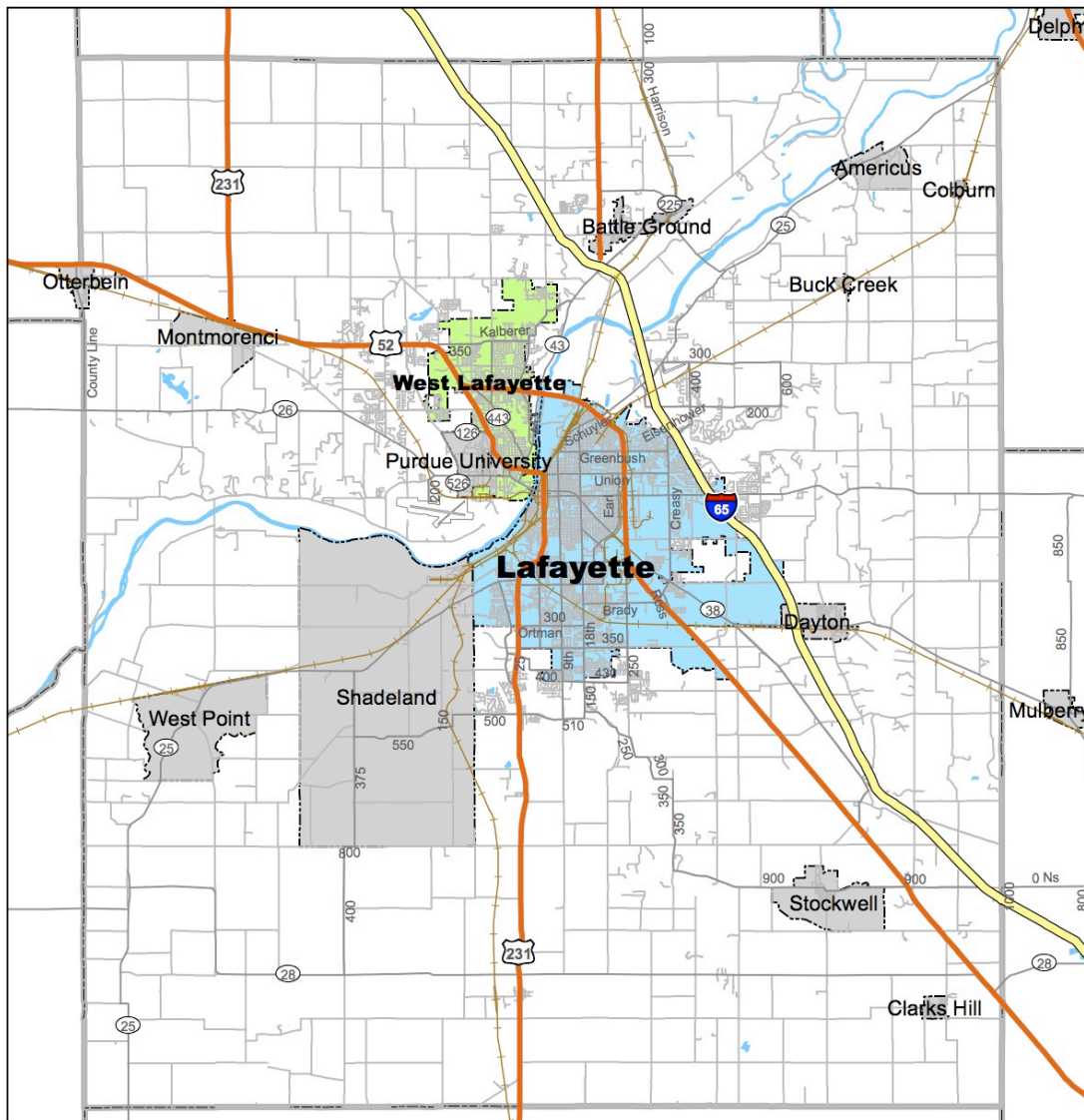
The City of Lafayette is located within Tippecanoe County, Indiana and is the County Seat. Tippecanoe County is primarily a rural community along Interstate 65, northwest of Indianapolis. The City of Lafayette is designated by the U.S. Department of Housing and Urban Development (HUD) as an entitlement City. The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline.

The City of Lafayette receives an annual allocation of Community Development Block Grant funding (CDBG). As the lead agency of the Lafayette Housing Consortium, the City also receives and administers HOME Investment Partnerships Program funds (HOME). The funds are projected to be approximately \$1.2 million every year, \$600,000 each, for a total of \$6 million over the five years of this Consolidated Plan.

Tippecanoe County is also home to four incorporated towns, Battle Ground, Dayton, Clarks Hill and Shadeland. The unincorporated areas in the county, Battle Ground, Lafayette and West Lafayette have formed a consortium to share the allocation of HOME dollars. This grouping of leaders is called the Lafayette Housing Consortium. The staff at the City of Lafayette is responsible for the implementation and administration of the HOME funds at the behest of the Consortium.

To receive funding each year, the City of Lafayette, in conjunction with the City of West Lafayette and the Lafayette Housing Consortium, must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, public services, public facilities and infrastructure. The analysis looks at populations most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City of Lafayette will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Lafayette will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This Consolidated Plan will cover program years 2015 through 2019. The program year will begin on July 1st of each year and end on June 30th. The first year of this Consolidated Plan will begin July 1, 2015 and end June 30, 2016. The last year of this Consolidated Plan will end on June 30, 2020.



TIPPECANOE COUNTY METROPOLITAN BASE MAP



0 1 2 4 6 8 Miles

Lafayette Metropolitan Area

Consolidated Plan

LAFAYETTE

2

OMB Control No: 2506-0117 (exp. 07/31/2015)

2. Summary of the objectives and outcomes identified in the Plan

The City of Lafayette has a lot of opportunities with the growing economy and prime location between Chicago and Indianapolis, and close proximity to Purdue University. The primary objectives will be to create a sustainable community for the residents through affordable housing development and accessibility improvements to public facilities and infrastructure. The 2015-2019 Consolidated Plan will include:

1. ***Creation of Suitable Communities*** – Suitable communities have quality public facilities and infrastructure, accessible to all residents.
2. ***Improve Access to Affordable Housing*** – Affordable housing is necessary for all members of the community, including the working poor and those at-risk of homelessness. Buildings shall be of quality design, blend with surrounding neighborhood and have accessible features for people living with disabilities.
3. ***Strong Social Services*** - Support services for those at-risk of homelessness or living at the poverty level help families meet daily living needs. Strong support services and networks are necessary to keep the variety of services needed for a household's daily needs.
4. ***Remove Slum and Blight*** – vacant and abandoned properties reduce the value of neighboring properties and are hazards to the safety of the community. A priority to remove blighted structures and secure abandoned structures that could be renovated will alleviate safety concerns for citizens in the community.
5. ***Improve Coordination and Advocate for Fair Housing*** - Will further fair housing efforts in the community and educate the public about fair and affordable housing. Efforts to coordinate with the City of West Lafayette as well as other private/public to improve services in the community also fall under this initiative.

3. Evaluation of past performance

The City of Lafayette has implemented CDBG and HOME funded programs over the past five years as part of the 2010-2014 Consolidated Plan. Over that time, the City and the Lafayette Housing Consortium have made great strides to assist low-income households in the community. Accomplishments in the past five years include:

- Repair assistance for low income homeowners – 346 homeowners
- Development of low income rental housing – 8 new Shelter Plush Care units, scattered site
- Support for creation of housing – 38 units
- Provision of emergency shelter through utility and housing assistance – provided TBRA to 61 households through the Fresh Start program
- Infrastructure improvements – benefiting 10,074 people
- Public park/senior center expansion – improved 2 parks
- Provision of public services – 7,933 low income individuals served
- Homelessness services or homeless prevention services – 8,848 individuals served

Despite the successes, challenges acquiring inexpensive properties for affordable housing development, growing demand for public services and increasing numbers of households who are falling behind the growing wealthy communities continue.

4. Summary of citizen participation process and consultation process

In June 2012, Tippecanoe County created a plan, Solutions Beyond Shelter that presented recommendations on ways to improve our current homeless delivery system. One of the sections was specifically about creating a coordinated or centralized access point to ensure that all homeless individuals and families have access to the most appropriate housing intervention needed.

On June 27, 2014, United Way and government leaders from Lafayette, West Lafayette and Tippecanoe County, announced their support of creating a single point of entry for all homeless persons in our community and asked Lafayette Transitional Housing Center to spearhead this effort.

The public input process for the Consolidated Plan did not want to duplicate planning efforts already underway with stakeholders but still meet basic requirements of each of the City's public participation plans. To complete this Consolidated Plan participation process, Cities of West Lafayette and Lafayette hosted two meetings to engage stakeholder input. These meetings were held on the same day, March 6, 2015. The attendees participated in a carousel exercise. Participants broke up in groups of 3 to 5 people. The groups then moved around the room discussing questions about needs in the community. There were a total of ten questions and each group was provided 2 to 3 minutes to discuss and answer each question. A total of twelve people attended these meetings to offer their input.

City Consultants and Research, LLC, a consulting firm hired by the Cities conducted consultation interviews with local stakeholders. The purpose of the consultations is to get a perspective about the needs in the community that hard data does not provide. A complete list and summary of comments is included later in this document.

The draft form of this Consolidated Plan will be available for public comment beginning April 13, 2015 and ending May 13, 2015. Draft copies of the document were available in the City of Lafayette offices, the Morton Community Center and electronically via the Cities' websites.

5. Summary of public comments

A summary of comments will be available after the 30-day public comment period.

6. Summary of comments or views not accepted and the reasons for not accepting them

The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 13, 2015 and ending May 13, 2015. Draft copies of the document were available in the Community Development offices at 515 Columbia Street for comment and electronically via the City of Lafayette website.

7. Summary

The City of Lafayette and the City of West Lafayette will spend the next five years striving to understand more about the needs in the community and address those needs. The area continues to grow with new industry moving to the area. City plans are busy working to keep up with the continuing changes of the community and revitalization of the downtown.

The reputation of the area is of a fast growing community, with much wealth and a “good place to live,” with top schools in Indiana and a highly rated institution of higher learning. Much of the hard data will state that there is a need in the community to develop a range of affordable housing, there is a large supply of housing and that homelessness is limited to the Lafayette community. The hard data will also show there are a variety of jobs available to residents in the community, varying in skill requirements and pay range. The consultation process will talk about the hidden needs in the community and the need to provide services locally instead of sending them to neighboring communities.

This Consolidated Plan is part of the efforts by both Cities and community stakeholders to make the County a “good place to live” for all households in the community, for all income range households. The document will outline the needs in the community and possible solutions to address those needs.

The document will outline the needs in the community and possible solutions to address those needs.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAFAYETTE	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Lafayette receives an annual allocation of Community Development Block Grant funding (CDBG) and HOME Investment Partnerships Program funds (HOME). The funds will be approximately \$1.2 million every year, \$600,000 each, for a total of \$6 million over the five years of this Consolidated Plan. The unincorporated areas in the county, Battle Ground, Lafayette and West Lafayette have formed a consortium to share the allocation of HOME dollars. This grouping of leaders is called the Lafayette Housing Consortium. The staff at the City of Lafayette is responsible for the implementation and administration of the HOME funds at the behest of the Consortium.

Consolidated Plan Public Contact Information

Aimee Jacobsen
Community Development Director
City of Lafayette
515 Columbia Street
Lafayette, IN 47901
765-807-1090
ajacobsen@lafayette.in.gov

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Lafayette and the City of West Lafayette hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and conduct the public input process, including the consultations. Consultations were conducted in person, one-on-one, in a small group setting, or via phone conference. Staff from each of the Cities provided a list of contact organizations to begin the process. Through the interview process, the consultant received other suggestions for contacts and followed up with those individuals.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The implementation of the CDBG grant and the HOME Investment Partnerships Program involves a tremendous amount of coordination. Because of the close proximity of the two cities, the Cities of Lafayette and West Lafayette naturally affect each other's ability to implement and balance community development. The two Cities are divided by the Wabash River in Tippecanoe County, sharing an east/west border.

Each City receives its own allocation of CDBG dollars each year, projected to be approximately \$600,000 for the City of Lafayette and \$300,000 for the City of West Lafayette. Each City has its own application process for the CDBG funds. While non-profit organizations compete for funding to social services and small housing projects, the Cities organize and implement larger housing projects with in-house staff. Larger projects can include the funding of rental rehabilitation, façade projects, infrastructure improvement and large repair projects for homeowners. Both Cities target their incorporated areas for CDBG funding.

Together, the Cities of Lafayette and West Lafayette work together to form a consortium. This consortium is the recipient of a projected estimate of \$600,000 of HOME dollars every year. Along with the Lafayette and West Lafayette, the incorporated township of Battle Creek and the unincorporated areas of Tippecanoe County work to serve the residents outside of the City limits. The Board for the consortium is made up of the Mayor from Lafayette, the Mayor from West Lafayette, and one Tippecanoe County Commissioner. The Clerk Treasurer of the Town of Battle Ground is also included in notices about the consortium, but does not hold a vote on the Board. The City of Lafayette staff is responsible for implementing the decisions of the HOME consortium's Board. The HOME consortium agreement is up for renewal in 2018. The Board will visit the possibility of addition members from the incorporated townships in Tippecanoe County to the consortium based on request.

Because of close proximity, cooperation naturally plays a role between both cities. Additionally, the city of West Lafayette is home to Purdue University, a Big Ten university with approximately 39,600 students on its West Lafayette Campus. Working together, while using the resources of a large university, serves as strength for this area. Both Cities share the experiences of a comparable city facing the same

economic and housing issues as well as utilize the intellectual power of a state university to find solutions to housing and economic issues.

During consultations, the Cities of Lafayette and West Lafayette noted they now devote a great deal of time to partnership and solution development whenever facing an obstacle. The Cities have a long history of partnership throughout their recent history, including monthly meetings with local leadership, including the Mayors of both Cities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

City Consultants and Research, LLC conducted interviews with the Region 4 Planning Council Chairwoman and various members of the Planning Council. The Consultant made efforts to reach out to an organization representing each subpopulation. The City of Lafayette staff also provided much information about 2014 Point in Time counts and strategic planning initiatives.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW CHAUNCEY HOUSING, INC
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consultant conducted a face to face interview with staff on the housing needs and challenges facing affordable housing developers.
2	Agency/Group/Organization	LAFAYETTE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Civic Leaders
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The face to face interview included the needs of the housing authority and the five year plan to improve services for the residents using public housing vouchers.
3	Agency/Group/Organization	WEST LAFAYETTE
	Agency/Group/Organization Type	Housing Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with staff from the City of West Lafayette to discuss regional initiatives that affect the Consolidated Plan.
4	Agency/Group/Organization	City of Lafayette - Community Development
	Agency/Group/Organization Type	Housing Other government - Local Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with staff on the needs in the community. Spoke with Mayor Tony Roswarski.
5	Agency/Group/Organization	YWCA DVIPP
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spoke to the Executive Director about the successes and challenges facing domestic violence victims in the community. Discussed the strategy for the future and unmet needs as it is currently.
6	Agency/Group/Organization	United Way of Greater Lafayette
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Planning organization Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the Finance and Community Impact Director on the studies the United Way is completing on community needs.
7	Agency/Group/Organization	Fairfield Township Trustee
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Other government - County Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with the Township Trustee, Julie Roush, to discuss the challenges facing at-risk families and individuals seeking assistance through her office.
8	Agency/Group/Organization	Habitat for Humanity of Greater Lafayette
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public meeting on March 2nd only had three attendees, all from Habitat for Humanity. Was able to discuss housing needs in detail with a small group of people.
9	Agency/Group/Organization	LAFAYETTE TRANSITIONAL HOUSING
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation through the solutions beyond shelter planning meetings, including meetings scheduled 11/13/14, 12/04/14, 2/13/15, 1/13/15/1/18/15 and 11/14/14.
10	Agency/Group/Organization	LAFAYETTE URBAN MINISTRIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation through the solutions beyond shelter planning meetings, including meetings scheduled 11/13/14, 12/04/14, 2/13/15, 1/13/15/1/18/15 and 11/14/14.
11	Agency/Group/Organization	Wabash Valley Alliance
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sat in Shelter Plus Care meeting about the needs of those receiving assistance and are on the list of people next in line for assistance.

12	Agency/Group/Organization	Wabash Center, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation through the solutions beyond shelter planning meetings, including meetings scheduled 11/13/14, 12/04/14, 2/13/15, 1/13/15/1/18/15 and 11/14/14.
13	Agency/Group/Organization	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spoke with Rodney Stockment on the IHCD - State of Indiana Consolidated Plan and the needs found state-wide. Also discussed how state initiatives related to the local initiatives in Lafayette.

14	Agency/Group/Organization	INDIANA STATE DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Health Agency Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted email correspondence on the number of individuals living with HIV/AIDS and strategies to help those living with HIV/AIDS.

Identify any Agency Types not consulted and provide rationale for not consulting

A concerted effort was made by both the City of West Lafayette and the City of Lafayette to reach every organization that represents a group with need or group these funds are intended to serve. All comments have been accepted as part of the strategic plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homelessness Prevention and Intervention Network	Goals from that plan have been incorporated as goals of the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

City Consultants and Research, LLC scheduled face-to-face consultations with both the City of West Lafayette and the City of Lafayette. The Consultant also conducted a face-to-face interview with the Fairfield Township Trustee.

Narrative

Planning for the City of Lafayette, because of its partnership in the Lafayette Housing Consortium and its proximity to West Lafayette, requires a regional plan. Both Cities worked together to complete their Consolidated Plans as a single unit. Consultations and public input was collected as part of a single process for both Cities.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Past efforts to reach the stakeholders and the public through blanket efforts have not had a high success rate. To complete this Consolidated Plan participation process, the City of Lafayette and the City of West Lafayette hosted two meetings to engage stakeholder input. These meetings were held with the in March 2015, directly inviting public service providers and affordable housing developers, both representatives of low to moderate-income persons as both groups serve this population.

Both meetings were held on March 6, 2015, one in the morning and one in the afternoon. Both groups participated in a carousel exercise. Participants broke up in groups of 3 to 5 people. The groups then moved around the room discussing questions about needs in the community. There were a total of ten questions and each group was provided 2 to 3 minutes to discuss and answer each question.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Conducted public meeting March 2, 2015 to solicit input from housing and public service providers at 11 am.	Transportation and affordable housing is primary concern. A complete list of comments from this meeting are included in the appendix.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Non-targeted/broad community	Conducted public meeting April 23, 2015 to solicit input on the draft Action Plan and Consolidated Plan.	No comments were received.	No comments were received.	
3	30 day comment period	Non-targeted/broad community	Thirty day comment period between April 13, 2015 until May 13, 2015.	The City of Lafayette did not receive any comments during the 30 day comment period.	No comments were received.	
4	30 day comment period	Homelessness Service Providers	21 representatives of social service agencies from Lafayette and West Lafayette attended.	None received, but those attending were made aware of input sessions and public meetings coming up, in addition to being encouraged to contact the City of Lafayette directly	No comments were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Non-targeted/broad community	Community Assessment Public Meeting - 13 representatives from the public came to the discuss issues related to community development.	Agencies applying for funds made short presentations regarding their requests. Two representatives from the SURF Center, a local not for profit that provides addiction resources to the community, presented a need for some improvements to the building they own.	All comments were accepted.	
6	Public Meeting	Non-targeted/broad community	Conducted public meeting March 2, 2015 to solicit input from housing and public service providers at 1:30 PM.	Transportation and affordable housing is primary concern. A complete list of comments from this meeting are included in the appendix.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Lafayette is the county seat for Tippecanoe County, located 62 miles northwest of Indianapolis. The area has a large amount of commercial businesses and industry fueling a growing economy and housing market. In addition, the City of Lafayette is adjacent to the City of West Lafayette across the Wabash River. West Lafayette is home to Purdue University. Both cities have a growing population, with the City of Lafayette having a total population of 70,156 and the City of West Lafayette having a population of 30,599 according to the 2011-2013 American Community Survey (ACS).

This Consolidated Plan will examine the needs for both Cities as they must work together to implement programing with HOME program funds. In addition, the housing markets of both Cities, due to their proximity to each other are intertwined and affect each other in positive and negative ways. This housing analysis will examine the needs together, and when information is available by City, separately by community.

The City of West Lafayette is home to Purdue University, has a perceived better public school system and a larger university student population that affects the housing demand in its community in different ways. The City of Lafayette has a downtown revitalization project as well as connection to the riverfront. Both communities have geographic areas they will target with revitalization assistance and programs. The needs assessment will explain the housing challenges facing the community, including poverty, cost burden, disproportionate challenges by race/ethnicity, living wage and public housing.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The charts included in this section include data for both Cities and areas covered by the Lafayette Housing Consortium. Information for the individual Cities where the primary use of funding is located will be included in the narrative of this document.

According to the 2011-2013 ACS, the City of Lafayette has a population of 70,156 and 32,361 households. Of that population, 87.3 percent identifies themselves as White, 7.7 percent identifies themselves as African American and 1.8 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 12.8 percent.

According to the same ACS study, the City of West Lafayette has a population of 30,559 and 13,059 households. That is an average of 2.3 people per households. Of that population, 73.2 percent identifies themselves as White, 4.2 percent identifies themselves as African American and 19.8 percent identifies themselves as Asian. A smaller portion, yet growing segment of the community identifies themselves as Hispanic, a total of 3.3 percent.

Within the total service area, 20.7 percent of households have at least one elderly person living in the home, age 62 year of age or older. Of the 13,205 elderly households, 39 percent of them have at least one person who is age 75 years of age or older.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	145,117	167,413	15%
Households	53,898	63,687	18%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

	2010	2013
Median Household Income	30,364	33,640

Table 6 - Median Income - American Community Survey

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	10,345	8,004	10,530	6,779	28,025

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households *	2,235	2,515	3,315	2,564	15,174
Large Family Households *	250	310	599	699	2,260
Household contains at least one person 62-74 years of age	605	744	1,268	1,074	4,338
Household contains at least one person age 75 or older	444	1,123	1,168	558	1,883
Households with one or more children 6 years old or younger *	1,299	1,478	1,607	1,659	3,530
* the highest income category for these family types is >80% HAMFI					

Table 7 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	85	170	0	395	0	0	15	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	120	140	0	40	300	0	0	15	10	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	215	85	69	509	45	20	45	39	149
Housing cost burden greater than 50% of income (and none of the above problems)	6,624	2,175	450	30	9,279	965	694	415	80	2,154
Housing cost burden greater than 30% of income (and none of the above problems)	449	2,735	2,024	375	5,583	269	649	1,614	704	3,236

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	890	0	0	0	890	89	0	0	0	89

Table 8 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,024	2,620	695	144	10,483	1,010	719	485	130	2,344
Having none of four housing problems	994	3,210	5,435	2,670	12,309	334	1,460	3,925	3,839	9,558
Household has negative income, but none of the other housing problems	890	0	0	0	890	89	0	0	0	89

Table 9 – Housing Problems 2

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,439	1,709	552	3,700	392	504	803	1,699
Large Related	125	205	55	385	60	60	179	299
Elderly	325	455	355	1,135	394	477	504	1,375

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	5,439	2,865	1,540	9,844	398	337	533	1,268
Total need by income	7,328	5,234	2,502	15,064	1,244	1,378	2,019	4,641

Table 10 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,274	339	58	1,671	333	274	200	807
Large Related	125	30	0	155	60	0	0	60
Elderly	230	235	140	605	255	222	145	622
Other	5,200	1,655	265	7,120	334	208	63	605
Total need by income	6,829	2,259	463	9,551	982	704	408	2,094

Table 11 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	100	260	80	84	524	20	20	60	35	135
Multiple, unrelated family households	35	10	4	0	49	25	0	0	14	39
Other, non-family households	130	85	0	25	240	0	0	0	0	0
Total need by income	265	355	84	109	813	45	20	60	49	174

Table 12 – Crowding Information - 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 13 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

Cost burden is when a household spends more than 30 percent of its gross monthly income towards housing costs. A greater percentage of renters experience cost burden in the community than homeowners. Over five thousand renters (5,583) in the Lafayette area are experiencing a cost burden while only 3,236 homeowners are experience a cost burden.

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 48.2 percent. Other households at this income level make up the biggest type of household, renting and with a housing cost burden. Other households can be small or large, but are typically made of unrelated individuals or a single individual.

For homeowners, elderly households are the largest household type with a housing cost burden, generally accounting for one third of all homeowners with a cost burden. Moderate-income households account for the highest amount of homeowners with a housing cost burden. Over 2,000 households earning between 51 and 80 percent HAMFI have a cost burden, equal to 43.5 percent of homeowners with a housing cost burden.

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost burden with 9,551 in the Lafayette area are experiencing a cost severe burden. Only 2,094 homeowners are experience a cost burden.

Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI. Other households at this income level and every other income levels account for the greatest percent of renters with severe housing cost burden.

For homeowners, small related households are the largest household type with a severe housing cost burden, generally accounting for one third to one half of all homeowners with a cost burden, depending on the income level. Extremely low-income households account for the highest amount of homeowners with a housing cost burden. Over 980 households earning less than 30 percent HAMFI have a severe cost burden, equal to 34 percent of homeowners with a housing cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Indiana Coalition Against Domestic Violence collects reports by county and for the entire State of Indiana on the number of people seeking services. The most recent report covers July 1, 2013 through June 30, 2014. During that time, 149 victims received residential services in Tippecanoe County. An additional 54 victims received non-residential services in Tippecanoe County. Those numbers reflect only the women who were abused and do not include the children. During that same time, 2 people died as a result of domestic violence in Tippecanoe County leaving behind 2 young children.

Through consultation with YWCA, the number of domestic violence victims they serve averages 500 women and children each year, including returning clients and victims from the 5 other counties they serve in addition to Tippecanoe County. There was an unduplicated total of 264 women and children from Tippecanoe County who were served in shelter between July 1, 2013 and June 30, 2014.

Data for the number of victims of dating violence, sexual assault and stalking are not available. Those numbers are typically included as part of domestic violence numbers or crimes against a person.

What are the most common housing problems?

Cost Burden is the overwhelming issue for households in the Cities of Lafayette and West Lafayette. Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs.

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 48.2 percent. Other households at this income level make up the biggest type of household, renting and with a housing cost burden. Other households can be small or large, but are typically made of unrelated individuals or a single individual.

For homeowners, elderly households are the largest household type with a housing cost burden, generally accounting for one third of all homeowners with a cost burden. Moderate-income households account for the highest amount of homeowners with a housing cost burden. Over 2,000 households earning between 51 and 80 percent HAMFI have a cost burden, equal to 43.5 percent of homeowners with a housing cost burden.

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost burden with 9,551 in the Lafayette area are experiencing a cost severe burden. Only 2,094 homeowners are experience a cost burden.

Seventy-one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI. Other households at this income level and every other income level account for the greatest percent of renters with severe housing cost burden.

For homeowners, small-related households are the largest household type with a severe housing cost burden, generally accounting for one third to one half of all homeowners with a cost burden, depending on the income level. Extremely low-income households account for the highest amount of homeowners with a housing cost burden. Over 980 households earning less than 30 percent HAMFI have a severe cost burden, equal to 34 percent of homeowners with a housing cost burden.

This puts households at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction and shelter are the only alternatives to not paying their rent or mortgage.

Are any populations/household types more affected than others by these problems?

See description above.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Families experiencing homelessness are similar to other housed families living in poverty. In fact, many poor families – homeless or not – share similar characteristics: they are usually headed by a single woman with limited education, are usually young, and have high rates of domestic violence and mental illness. Some families living in poverty, however, fall into homelessness usually due to some unforeseen financial challenge, such as a death in the family, a lost job, or an unexpected bill, creating a situation where the family cannot maintain housing.

With many households in the community experiencing a cost burden or a severe cost burden, many households are one or two financial challenges away from homelessness. A total of 8,819 households have a housing cost burden and 11,443 households have a severe housing cost burden. As discussed previously, many “other” households who rent have cost burden and severe cost burden. This may be due to the large student population or single employees who are a part of the Purdue University system.

For homeowners, small-related families have the greatest incidence of severe cost burden. These families, while only 807 in number, are at the highest risk for foreclosure and homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Lafayette will consider any household earning less than 30 percent of the area median income as an at-risk household.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Input from stakeholders suggests that homelessness is caused by lack of affordable housing, lack of higher paying jobs, unemployment, underemployment and lack of job related skills or education. Through the consultations, there are two primary challenges of homeless providers – serving couples with children or couples without children and transferring those in the shelter into more stable housing.

The first challenge is finding shelter for couples. Often when a man and woman are still together as a couple, shelter space is limited because programs either serve men or women and children. Rarely is a shelter able to serve a family with both a husband and wife as part of a couple.

The second challenge speaks more to the question of housing characteristics linked to instability. There are few units affordable to persons with incomes under 30 percent HAMFI. The Indiana Housing Community Development Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Ten (10) communities meet this requirement and are located in Lafayette (8) and West Lafayette (2). The communities currently offer 688 units of affordable housing. Only 20 of the units are affordable to persons earning less than 30 percent HAMFI. The housing market analysis will also talk about the limited housing available for persons with this extremely low income.

The end result is the inability for households or individuals living in the local shelters to locate safe and decent housing that is affordable to them, even if they are working, to enable them to move from the shelter. Through consultations, the problem of many shelters is making room for those that need to come in by placing people from the shelter into permanent housing is slow or sluggish.

Discussion

Cost Burden is the overwhelming issue for households in the City of Lafayette and City of West Lafayette. Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs.

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 48.2 percent. Other households at this income level make up the biggest type of

household, renting and with a housing cost burden. Other households can be small or large, but are typically made of unrelated individuals or a single individual.

For homeowners, elderly households are the largest household type with a housing cost burden, generally accounting for one third of all homeowners with a cost burden. Moderate-income households account for the highest amount of homeowners with a housing cost burden. Over 2,000 households earning between 51 and 80 percent HAMFI have a cost burden, equal to 43.5 percent of homeowners with a housing cost burden.

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost burden with 9,551 in the Lafayette area are experiencing a cost severe burden. Only 2,094 homeowners are experience a cost burden.

Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI. Other households at this income level and every other income levels account for the greatest percent of renters with severe housing cost burden.

For homeowners, small-related households are the largest household type with a severe housing cost burden, generally accounting for one third to one half of all homeowners with a cost burden, depending on the income level. Extremely low-income households account for the highest amount of homeowners with a housing cost burden. Over 980 households earning less than 30 percent HAMFI have a severe cost burden, equal to 34 percent of homeowners with a housing cost burden.

This puts households at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction and shelter are the only alternatives to not paying their rent or mortgage.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The next few sections of the Consolidated Plan will examine the housing needs in the entire community by income group and by race. The following tables will demonstrate that a significant number of households throughout the Lafayette Housing Consortium service area have some housing problem, whether it is an issue of disrepair in the home or lack of affordability of the home. These issues know no income barriers or racial barriers.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,745	608	984
White	6,395	583	443
Black / African American	575	10	40
Asian	1,065	0	480
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	549	10	10

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,704	1,295	0
White	5,334	1,110	0
Black / African American	340	8	0
Asian	434	45	0
American Indian, Alaska Native	35	4	0
Pacific Islander	0	0	0
Hispanic	460	125	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,815	5,725	0
White	3,900	4,600	0
Black / African American	290	95	0
Asian	140	450	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	444	430	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,343	5,429	0
White	1,024	4,594	0
Black / African American	65	260	0
Asian	159	165	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	80	359	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The ACS does not measure the statistics for the entire Lafayette Housing Consortium area, so the analysis will compare the two cities as a whole to the housing needs. For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The ACS does not measure the statistics for the entire Lafayette Housing Consortium area, so the analysis will compare the two cities as a whole to the housing needs. According to the 2011-2013 ACS, the City of Lafayette and West Lafayette have a combined population of 99,318. Of that population, 82.4 percent identifies themselves as White, 6.2 percent identifies themselves as African American and 7.1 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 9.1 percent.

Asian Households earning less than 30 percent HAMFI and between 81 and 100 percent HAMFI have a disproportionate need – accounting for 12.2 percent and 11.8 percent of those with housing needs, respectively. This statistic looks at both Cities together, but as the City of West Lafayette has the large Asian Population, this may solely apply to those Asian Households living in West Lafayette.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section of the Consolidated Plan will examine the needs and housing problems by income group and race. Housing problems count as overcrowding, lack of kitchen facilities, lack of plumbing facilities or a severe cost burden. A severe cost burden is any household paying more than 50 percent of its gross monthly income towards housing costs. Housing costs include mortgage, insurance and taxes if an owner occupied home. Housing costs are the rent and insurance costs incurred by a renter household.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,040	1,323	984
White	5,800	1,178	443
Black / African American	530	55	40
Asian	1,045	20	480
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	549	10	10

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,329	4,675	0
White	2,739	3,695	0
Black / African American	100	249	0
Asian	225	249	0
American Indian, Alaska Native	20	20	0
Pacific Islander	0	0	0
Hispanic	190	400	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,180	9,355	0
White	970	7,530	0
Black / African American	74	305	0
Asian	55	535	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	75	810	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	274	6,504	0
White	220	5,399	0
Black / African American	0	330	0
Asian	19	305	0
American Indian, Alaska Native	0	8	0
Pacific Islander	0	0	0
Hispanic	40	399	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The ACS does not measure the statistics for the entire Lafayette Housing Consortium area, so the analysis will compare the two cities as a whole to the housing needs. According to the 2011-2013 ACS, the City of Lafayette has a population of 99,318. Of that population, 82.4 percent identifies themselves as White, 6.2 percent identifies themselves as African American and 7.1 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 9.1 percent.

- Asian households earning less than 30 percent HAMFI have a disproportionate need – accounting for 13.3 percent of those with housing needs, respectively.
- Hispanic households earning between 81 and 100 percent HAMFI have a disproportionate need – accounting for 14.6 percent of those with housing needs, respectively.
- No other minority has a disproportionate severe housing need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the 2011-2013 ACS, the City of Lafayette has a population of 99,318. Of that population, 82.4 percent identifies themselves as White, 6.2 percent identifies themselves as African American and 7.1 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 9.1 percent.

This section will determine if any racial group has a disproportionate experiencing a housing cost burden. Because it is the biggest housing problem in the area, it is important to determine if this single housing problem of a greater need for any single group.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,647	9,161	11,749	1,099
White	35,400	8,259	9,289	483
Black / African American	858	700	585	40
Asian	1,685	609	1,190	555
American Indian, Alaska Native	77	15	24	0
Pacific Islander	0	0	0	0
Hispanic	1,683	779	669	10

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

Depending on the level of income, racial minorities do account for greater percentages of households with cost burden than they account for in the total population.

- Black/African American Households earning incomes between 30 and 50 percent HAMFI account for 7.6 percent of households with a housing cost burden while only accounting for 6.2 percent of the total population
- Asian Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population

- Asian Households earning incomes more than 50 percent HAMFI account for 10.1 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population
- Hispanic Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 9.1 percent of the total population

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Minority populations living in the Greater Lafayette area have disproportionately greater need with housing problems, severe housing problems and severe cost burdens. The previous discussions have indicated that depending on the income earned, African American, Asian and Hispanic households are the primary racial groups with a disproportionate amount of these housing issues. Extremely low-income households have the most housing problems, particularly when it comes to cost burden, but severe housing problems vary among all income groups.

If they have needs not identified above, what are those needs?

Please see discussion above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Asian households live in greater concentration within the City of West Lafayette. Hispanic households live in greater concentration with the City of Lafayette. Each City will need to address the needs of these minority groups individually and supportively as the challenges, language barriers and needs of the families may be different.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Lafayette Housing Authority (LHA) is the public housing agency for Tippecanoe County. It does not own or manage any public housing units. The LHA administers Section 8 housing choice vouchers to low-income households. The Section 8 Housing Choice Voucher program offers subsidy to a household to allow them to rent any apartment in the local housing authority's jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and utilities, and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the LHA through the voucher. The following charts outline the beneficiaries of this program.

The information in the tables has been provided to the City of Lafayette from the US Department of Housing and Urban Development PIH Information Center. Some discrepancies have been found between the reporting system and that of the Lafayette Housing Authority. The Lafayette Housing Authority reports issuing 48 project based vouchers and 18 Veterans Affairs Supportive Housing Vouchers (VASH), not currently reported in Table 23. These programs, combined with the 1,157 general Housing Choice Vouchers make a total of 1,223 housing vouchers issued by the Lafayette Housing Authority.

For the purpose of the analysis, the City of Lafayette will utilize the charts, assuming the demographic information is representative of all 1,223 voucher holders.

Totals in Use

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,213	0	1,210	0	0	0

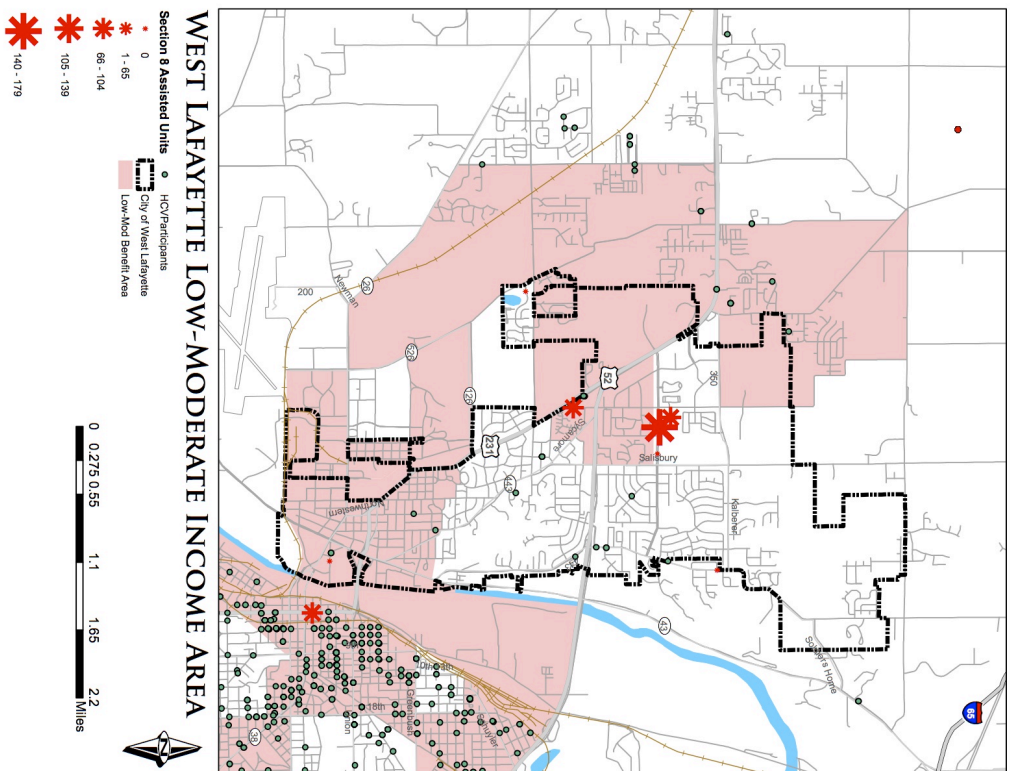
Table 23 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Consolidated Plan

LAFAYETTE



West Lafayette - Voucher Use Map

Consolidated Plan

LAFAYETTE

Characteristics of Residents

Program Type									
	Certificate	Mod- Rehab	Public Housing	Vouchers		Project - based	Tenant - based	Special Purpose Voucher	
				Total				Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	10,811	0		10,800	0	0
Average length of stay	0	0	0	4	0		4	0	0
Average Household size	0	0	0	2	0		2	0	0
# Homeless at admission	0	0	0	18	0		18	0	0
# of Elderly Program Participants (>62)	0	0	0	181	0		181	0	0
# of Disabled Families	0	0	0	428	0		426	0	0
# of Families requesting accessibility features	0	0	0	1,213	0		1,210	0	0
# of HIV/AIDS program participants	0	0	0	0	0		0	0	0
# of DV victims	0	0	0	0	0		0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	931	0	928	0	0	0
Black/African American	0	0	0	259	0	259	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	18	0	18	0	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	56	0	56	0	0	0
Not Hispanic	0	0	0	1,157	0	1,154	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Lafayette Housing Authority does not manage any properties.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Housing Choice Voucher program is only open to residents of Tippecanoe County, either residing or working within the County. The disability households may be under the age of 62. The LHA assists 75 households with a disability and assists 55 elderly households with vouchers.

HUD VASH is a federal program designed to end veteran homelessness. The program allows veterans to receive a housing voucher and ongoing case management through the VA. The program pays a portion of rent each month directly to landlords and VA case managers stand ready to help the veterans and landlord with any issues that may arise that could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises. The Lafayette Housing Authority currently has 13 vouchers to give out to veterans living in Lafayette. At the time of the publication, nine VASH vouchers had already been claimed.

Households on the waiting list for a voucher from the housing authority wait an average 197 days. There are 496 people waiting for a housing choice voucher. Of those on the waiting list, 48.2 percent are African American and 50.4 percent are White. A small percentage, 3.6 percent identify themselves as Hispanic. Families represent the largest segment of the waiting list, accounting for 63.9 percent of the total. Thus, 218 households are waiting for a 3-bedroom unit voucher and 202 households are waiting for a 2-bedroom unit voucher. Single people account for 20.9 percent and disabled individuals represent 13.9 percent of the waiting list for housing choice vouchers.

How do these needs compare to the housing needs of the population at large

The needs of the households utilizing vouchers or waiting for a voucher match that of the general public. Cost burden is a top housing issue and it knows no boundary by income or race. From the previous section of disproportionate needs and housing cost burden, the following were found:

Depending on the level of income, racial minorities do account for greater percentages of households with cost burden than they account for in the total population.

- *Black/African American Households earning incomes between 30 and 50 percent HAMFI account for 7.6 percent of households with a housing cost burden while only accounting for 6.2 percent of the total population*

- *Asian Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population*
- *Asian Households earning incomes more than 50 percent HAMFI account for 10.1 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population*
- *Hispanic Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 9.1 percent of the total population*

All households are affected by the increasing cost of housing in the community. Housing Choice Vouchers offer an opportunity for all residents in the community to afford housing.

Discussion

The most immediate need for the LHA is finding additional funding to provide voucher assistance. Demand for new vouchers continues with the cost burden of housing increasing for many families, including all households and races. Only ten developments in West Lafayette and Lafayette have project-based subsidies, with lower rents for low-income households. These subsidies come in the form of a sliding scale on rent from low-income housing tax credits and other housing programs outside of public housing. Without the voucher assistance, many low-income families cannot afford to rent in either City.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties.

Taking place on Wednesday, January 29, 2015, the Point-in-Time Homeless Count is a requirement by the U.S. Department of Housing and Urban Development for every community receiving federal funds for programs to aid the homeless. That count is conducted nationally on a biennial basis during the last two weeks of January. Indiana's Point-in-Time Count takes place on a yearly basis with the Indiana Balance of State Continuum of Care. The numbers part of this analysis is from Region 4 and covers the entire area, not just the City of Lafayette or the City of West Lafayette.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	23	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	17	87	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	4	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	3	3	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The City of Lafayette did not have data to complete Table 27 information beyond the individuals sheltered and unsheltered.

Through consultations, the providers in the community stated people exiting shelters to permanent or stabilized is not happening at a speed that allows more people to enter the shelters. It is the belief that there may be enough beds to accommodate the homeless population if those in shelters could find housing within a few weeks time. However, shelter stays are becoming longer, leaving few beds available for individuals or families finding themselves suddenly homeless.

For families, the availability of shelter is limited if a household has both an adult male and adult female present. Traditionally couples will need to separate to find shelter in a men's or women/women with children shelter. In the case of couples without children, the couple will often select to living "on the streets" over separating for overnight shelter.

Consolidated Plan

LAFAYETTE

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	128	0
Black or African American	54	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	0
Not Hispanic	182	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 23 households experiencing homelessness that had children under the age of 18. A total of 77 individuals were homeless in the 23 households with 50 of them being younger than 18 years of age. The Point in Time count shows 2 people in Tippecanoe County were homeless and veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the 159 people experiencing homelessness, 99 of them identified themselves as White. Six identified themselves as multiple races and the remaining 54 identified themselves as African American. Three homeless individuals identified themselves as Hispanic. As the African American community accounts for 8 percent of the Lafayette community and 4 percent of the West Lafayette community, the homeless population has a disproportionate amount of African Americans. Thirty three (33) percent of the homeless population identifies themselves as African American, a much bigger portion of the homeless population than the general population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

From the count, it is unknown how many people in Tippecanoe County were unsheltered. Of the 182 homeless persons in all of Region 4, 17 of them were unsheltered. This means 17 people were living in a place not meant for human habitation, such as parks, under bridges and abandoned buildings.

Discussion:

Tippecanoe County is in Region 4 of the Indiana Balance Continuum of Care. Point in Time Count numbers are not available from the 2015 count. Numbers presented here are from 2014 and were provided by the Indiana Community Development and Housing Authority. A total of 112 households were recorded as homeless in Tippecanoe County. 159 people made up the total homeless population with 43 children under the age of 18. One person was considered chronically homeless, 12 people were

severely mentally ill, six people had a substance abuse disorder and 11 people were victims of domestic violence.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

One of the challenges when seeking out the needs in the community is finding data. Data on persons living with disabilities is in various places and often differs from resource to resource. The 2013 American Community Survey listed 10,618 people with a disability in both Cities. The Social Security Administration data indicated there were a total of 4,791 Tippecanoe County adults receiving SSDI, SSI, or both forms of assistance in 2013.

There are also multiple sources of services for persons with disabilities. No single place lists all of the possible resources or services and the burden for finding resources falls upon the person seeking the services. This section will attempt to speak to the needs of persons with special needs, but given the above challenges, the City of Lafayette and the City of West Lafayette understand the limited scope of these narratives.

Describe the characteristics of special needs populations in your community:

The State of Indiana does not publish the number of people living with a disability by county. However, for the purpose of analysis, the City of Lafayette was able to find the number of people collecting Supplemental Securing Income reporting themselves as blind or living with another disability. The Social Security Administration data indicated there were a total of 4,791 Tippecanoe County adults receiving SSDI, SSI, or both forms of assistance in 2013. The average monthly Supplemental Security Income amount in Lafayette is \$785 and in West Lafayette is \$684.

Consultations with service providers state that affordable housing with supportive services are a need for these individuals. Those interviewed stated that finding affordable housing is issue for most of their clients, even those who are currently living with family. In the case of a caregiver that is unable to continue their support, finding affordable housing and meeting the daily needs of the individual become acute if the family does not have a "Plan B" support system. Based on this information, we will assume finding affordable housing with supportive housing is a need for these individuals.

What are the housing and supportive service needs of these populations and how are these needs determined?

Medicaid Waivers can be the key to funding for people with disabilities. Different types of waivers are available to people with varying disabilities and health complications. The waivers can pay for a variety of services, even those not typically covered by insurance depending on which waiver the person qualifies for. Persons with disabilities may apply to the Indiana Family and Social Services Administration for Medicaid Waivers.

The Indiana Division of Disability and Rehabilitative Services (DDRS) offers links to different types of services offered across the State of Indiana. The challenge is there is no single listing of programs offering services or housing for persons with disabilities that is readily available to the public for the

area. The DDRS will allow a person with a disability or care giver select a type of service they are seeking and offer a list of agencies that meet the specific requirement of the search. However, the listing will be state-wide and is not limited to single area.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Indiana Department State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. In 2014, there were 5 new cases of individuals living with HIV/AIDS in Tippecanoe County. A total of 167 persons are living with HIV/AIDS in Tippecanoe County.

Discussion:

A 2012 Community Needs Assessment by the River Bend Heath Network found that the delivery of mental health services in the community is, by-and-large, fragmented with minimal coordination and collaboration among providers. The consultant conducting the Consolidated Plan also found this to be the case, as a person with a disability or their caregiver must navigate a variety of services agencies to find services that meet their needs. Other findings include:

- There is a sense that greater coordination and collaboration among providers could produce a more efficient and effective use of limited resources.
- There is a perceived need for greater provider collaboration to improve discharge planning, after-care, referral, and the continuum of care being provided.
- There is a sense that most mental health providers really are not as knowledgeable about what other organizations and providers are doing, including what their service capabilities are, as well as their policies and practices; this leads to redundancies, inefficiencies and fragmentation in the “mental health system.”
- Social services and mental health treatment services are closely linked for a segment of the low income, at-risk population. Greater coordination and collaboration of services and service providers may enhance service delivery efficiency and effectiveness.
- There is perceived difficulty in communication among providers who use automated menu phone systems. Individuals, family members, and other healthcare practitioners and providers are unable to contact professionals in times of emergency.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Lafayette Parks and Recreation Department manages nearly 700 acres of park land within the City of Lafayette. Providing and preserving parks and open green space enhances the desirability of the community and contributes to the health and wellness of all Lafayette residents. The Department also operates many unique facilities which include an award-winning family aquatic center, innovative playground, dog park, premier baseball stadium, zoo, amusement rides, recreation center, golf course, a linear trail system, and portions of the Wabash Heritage Trail. These facilities serve as an investment in the future well-being of Lafayette residents, and contribute to the overall quality of life and viability of the city.

The Planning Area is defined as areas within five miles of the city limits of Lafayette and the city limits, which does include areas west of Interstate 65. The department works in partnership with the county park department and the West Lafayette park department to coordinate services and programs to maximize services and financial resources.

The department strives to meet the ever changing needs of their constituents and whenever possible incorporate new activities that allow those who may suffer from some form of disability to be involved. Some examples of these on-going efforts include the renovations to Columbia Park Zoo that provide accessibility to exhibits for the disabled. The department also incorporates various activities and options for those who have special needs in their programming at McAllister and throughout the system. The Zoo allows any caregiver free entry to assist a special needs visitor. They also partner with the Wabash Center who provides services and assists those with disabilities.

The 2014-2018 Comprehensive Five Year Master Park Plan for the City of Lafayette labeled park facilities per their actual use within the community, not by the actual acreage. As the charts on the in the document demonstrate, there are two park categories noticeably short of national averages in park acreage: regional and neighborhood parks as earlier defined by the plan. This issue will only become magnified as the community continues to grow. Consequently, it will be critical for the department to identify potential future park sites within the current corporate city limits and in the surrounding growing areas. It also is important to note the impact that trails are having within the community that allow the citizens more mobility between public spaces and neighborhoods.

Future park sites also need to be identified due to the anticipated growth within the community. The park system will need to continue to develop partnering opportunities with local developers and the School Corporation to potentially share and develop recreational facilities. The community has a variety of recreational providers. Consequently, the system needs to focus on continuing to provide a high level of service at their existing facilities, while providing new facilities in growing areas of the community. Pedestrian linkages are also an important element to the future success of the park system as it continues to grow over the next five years.

The Plan also identified the protection of the existing tree canopy within the city limits as a priority for the city. Trees are critical to maintain the quality of life of our community. The city has experienced significant tree loss due to the emerald ash borer infestation and plants new trees to offset these losses.

How were these needs determined?

The City of Lafayette has a Five Year Master Park Plan that covers the years 2014-2018. The goals in the plan related to Physical Resources and Services include:

- System-wide improvements that create an inviting healthy family atmosphere at all parks.
- A well-maintained Columbian Park whose facilities and services are responsive to citizen needs and interests.
- An improved Zoo with a mission to encourage the appreciation of the world's wildlife, to enhance the preservation and conservation of biodiversity, and to inspire educational discovery and exploration in a fun, family-oriented environment for all citizens of the Greater Lafayette Area.
- Fully developed Riverfront Corridor Parks that maximize their potential and their location next to the Wabash River .
- A system of Neighborhood Parks that provides age- appropriate recreation and which are maintained in cooperation with neighborhood associations and neighborhood residents.
- An improved McAllister Center with a mission to provide a safe, fun environment for recreational programs and activities; a recreational facility that serves all citizens and high quality recreational programming that will enhance health and personal enrichment.
- Programs and classes for all ages, but with the greatest emphasis on children and teens, priced to be self- supporting.



Local Art Sculpture

Describe the jurisdiction's need for Public Improvements:

The City of Lafayette has a consistent stream of infrastructure improvements to make each year. Each year the City of Lafayette spends millions of dollars to improve the sidewalks, streets and intersections of its community. The estimated costs for a single repair for infrastructure improvements are as follows:

- \$2,500 per accessibility ramp
- \$9,000 to \$10,000 for an accessibility upgrade per intersection
- \$6 per square foot of sidewalk
- \$30 per linear feet of curb
- \$7 per square foot of sidewalk drive approach

The cost of improvements to infrastructure often dictates the City's ability to improve an area. If an improvement involves an intersection, the City of Lafayette is mandated to improve the accessibility of the intersection, increasing the cost of the project by \$9,000 to \$10,000. If the City of Lafayette does not have the ability to cover those upgrades, public infrastructure improvements may be stopped prior to an intersection.

How were these needs determined?

Costs per improvement were provided via consultation with the City Engineer. Sidewalk report summaries were not available prior to the publication of the draft of the Consolidated Plan. However,

the City of Lafayette does have a handicap ramp inventory and a street inventory that were conducted in 2013. The City also has a sidewalk inventory that was conducted in 2004. All reports indicate a need to consistently fund public infrastructure improvements each year to keep the community accessible and safe for all persons living in the community, including those with disabilities.

Describe the jurisdiction's need for Public Services:

Lafayette Transitional Housing Center is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using an assessment tool developed by NAEH.

Increasingly, Lafayette is using rental assistance tools to keep persons housed or to rapidly rehouse them in the community. Transitional housing programs are converting to permanent supportive housing programs using a housing first, harm reduction philosophy.

The YWCA Domestic Violence Prevention and Intervention program is undergoing an expansion of their facility that will provide room for 6 more beds and should be completed in 2016.

How were these needs determined?

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties. Needs in the community are well documented through the Regional 4 Planning Council.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the Indiana Business Research Center, the Lafayette Metropolitan Statistical Area (MSA)—Benton, Carroll and Tippecanoe counties—has had encouraging reports and economic statistics. While the area has not experienced rapid resurgence from the depths of the recession, it has rebounded more quickly than many other areas of the state and maintained steady growth. As we look to the future to determine how 2014 will treat the Lafayette MSA, the area appears poised to continue its growth with announced business expansions, developments and investments in the local economy.

The housing markets in West Lafayette and Lafayette reflects this strength along with development. According to Zillow, a company which estimates home values and analyzes real estate trends, at the end of March, there were 274 homes for sale in Lafayette, IN and 297 homes for sale in West Lafayette. The median sales prices for homes sold varied across counties within the Lafayette MSA. Benton County witnessed an increase in prices for homes sold (26.7 percent) whereas Carroll County had a decline (-11.8 percent) and Tippecanoe County had very little change (1.3 percent).

The housing market analysis will look at the values of housing, size of housing and other types of housing in the community to determine what strategies the Cities must use to further address the need in the community.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

According to the 2010 CHAS information, Tippecanoe County has primarily single-family detached housing, making up 59 percent of the total housing stock. Another large segment of housing is property with five to 19 housing units per building. This is the influence of Purdue University and the demand for student housing. The student population in 2014 was 38,770.

Owner occupied housing is primarily larger, three-bedroom units. Eighty six (86) percent of the owner occupied units are three bedroom units. Another 13 percent of the owner occupied housing has two bedrooms. The owner occupied housing is better equipped to house larger households, either related or unrelated, and the average household size of 2.95 people.

The largest segment of rental housing is two-bedroom units, accounting for 39 percent of the total rental housing. Three-bedroom units account for 30 percent of the rental housing market and one-bedroom units account for 27 percent of the rental housing market. The variety of size of rental housing accommodates a varying size of rental housing households, including a large student population.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	40,989	59%
1-unit, attached structure	2,811	4%
2-4 units	5,811	8%
5-19 units	11,720	17%
20 or more units	5,835	8%
Mobile Home, boat, RV, van, etc	1,775	3%
Total	68,941	100%

Table 28 – Residential Properties by Unit Number

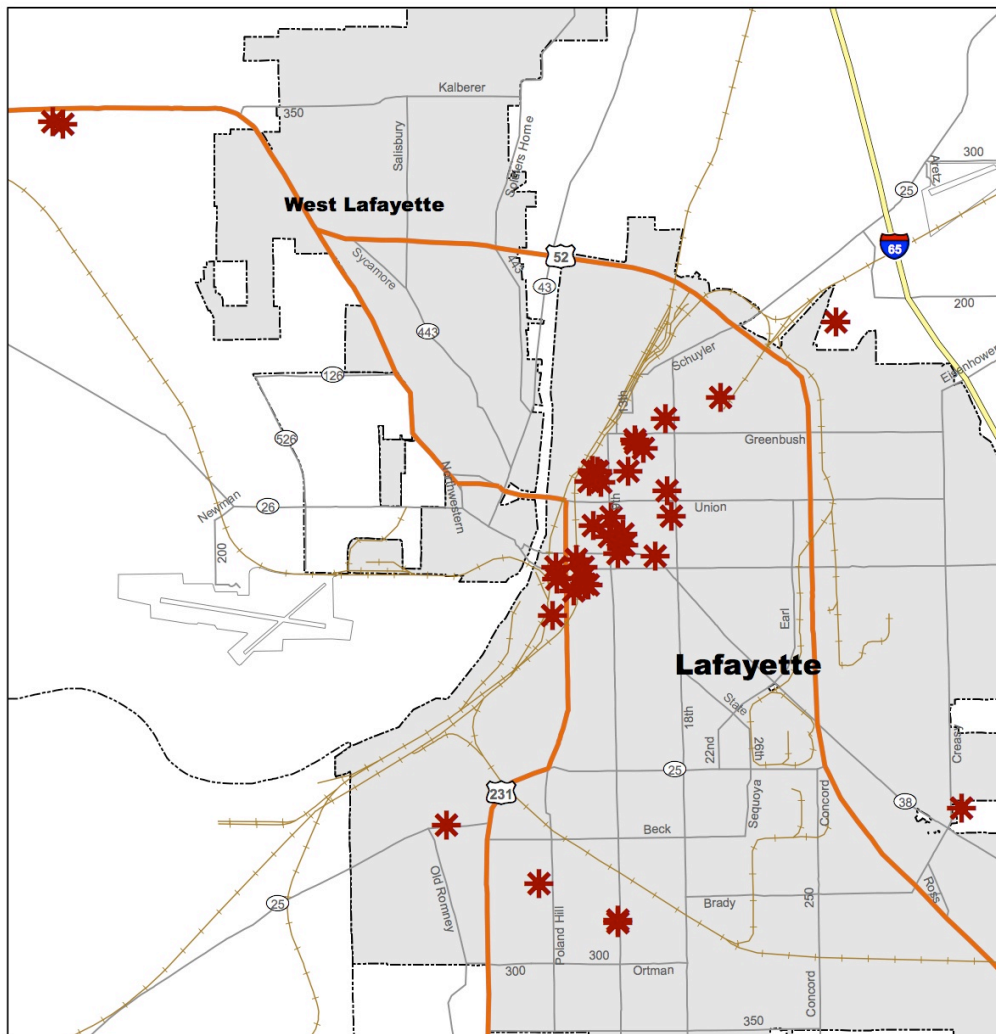
Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	1,073	4%
1 bedroom	363	1%	7,824	27%
2 bedrooms	4,447	13%	11,496	39%
3 or more bedrooms	29,639	86%	8,837	30%
Total	34,457	100%	29,230	100%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS



LOW-INCOME HOUSING TAX CREDIT PROJECTS



0 0.35 0.7 1.4 2.1 2.8 Miles

Location of Section 42 Units

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Indiana Housing Community Development Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Ten (10) developments meet this requirement and are located in Lafayette (8) and West Lafayette (2). The communities currently offer 688 units of affordable housing.

Two apartment developments, one in Lafayette and one in West Lafayette, serve elderly households, both with independent living and more skilled care. Anyone under the age of 62 requiring independent living or skilled care will need to choose housing in a neighboring community. The two developments offer a total of 105 units of affordable housing and 4 units of market rate housing, 11 of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining nine apartment developments are listed as multi-family communities, meaning they serve any household meeting the income requirements. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine developments.

Of the 579 multifamily units, only 9 of the units are affordable to households earning 30 percent of the area median family income or less.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Lafayette Housing Authority (LHA) does not expect any loss of housing through Section 8 contracts.

The LHA is working to add more project based Section 8 Vouchers, where a housing choice voucher is tied to particular unit or housing development. The LHA currently supports 48 project based vouchers and has committed to 11 additional project based vouchers.

Does the availability of housing units meet the needs of the population?

Tight funding prevents the housing authority from expanding the Section 8 voucher program to other households. Households on the waiting list for a voucher from the housing authority wait an average 197 days. There are 496 people waiting for a housing choice voucher. Of those on the waiting list, 48.2 percent are African American and 50.4 percent are White. A small percentage, 3.6 percent identify themselves as Hispanic. Families represent the largest segment of the waiting list, accounting for 63.9 percent of the total. Thus, 218 households are waiting for a 3-bedroom unit voucher and 202 households are waiting for a 2-bedroom unit voucher. Single people account for 20.9 percent and disabled individuals represent 13.9 percent of the waiting list for housing choice vouchers.

Some smaller programs are beginning to grow, such as the Lafayette Housing Authority VASH program, offering vouchers for veterans. HUD VASH is a federal program designed to end veteran homelessness. The program allows veterans to receive a housing voucher and ongoing case management through the VA. The program pays a portion of rent each month directly to landlords and VA case managers stand

ready to help the veterans and landlord with any issues that may arise that could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises.

Describe the need for specific types of housing:

Based on size of unit, the community has a variety of housing units. The number appears to meet the demand, with a sizable amount of renter occupied and owner occupied housing with 3 or more bedrooms. These larger units serve families and households of larger size, 3 or more people. This applies to size only. The cost of housing for a three-bedroom unit may be out of a household's ability to afford the rent.

The average household size in Lafayette is 2.4 people and in West Lafayette is 2.52 people. Assuming 2 people can share a room, only the units with 2 bedrooms or more can adequately service the average household in Tippecanoe County. Of the owner occupied units, 99 percent can meet the needs of the average household. Of the renter occupied units, 69 percent can meet the needs of the average household.

Section 42 housing has a larger portion of housing units with 2 bedrooms or less. Larger families requiring 3 bedrooms or more will have limited access to larger units as they only account for 26.3 percent of the total units available.

Discussion

According to the Indiana Business Research Center, while housing permits issued in 2011 were high, the 2012 number of permits issued fell by 56.4 percent down to 543 permits. The vast majority of issued permits were for single-family homes (93.7 percent) followed by five or more family home structures (5.9 percent). Of all the MSAs completely within Indiana's boundaries, the Lafayette MSA had the third largest number of permits issued in 2012. Thus far in 2013, 814 permits have been issued in Tippecanoe County, approximately 50 percent more than the entire MSA's 2012 permits.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The CHAS information provided to the City of Lafayette through the Consolidated Plan did not include information for 2000 or 2010. The Indiana Business Research Center said the Mean Sales price in Tippecanoe was \$129,700.

Information for Table 30 was not provided through the IDIS and eCon Planning System for HUD. This may be because the two communities have a significant difference in median home value and median home rent. The 2013 American Community Survey shows the median home value in for Lafayette as \$102,200 and in West Lafayette as \$174,500. The same source also shows the median rent in 2013 in Lafayette as \$744 per month and in West Lafayette as \$849. For this analysis, the Consultant will use these numbers in place of the missing CHAS Information since the source reports both types of housing costs.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,706	22.9%
\$500-999	18,995	65.0%
\$1,000-1,499	2,647	9.1%
\$1,500-1,999	653	2.2%
\$2,000 or more	229	0.8%
Total	29,230	100.0%

Table 31 - Rent Paid

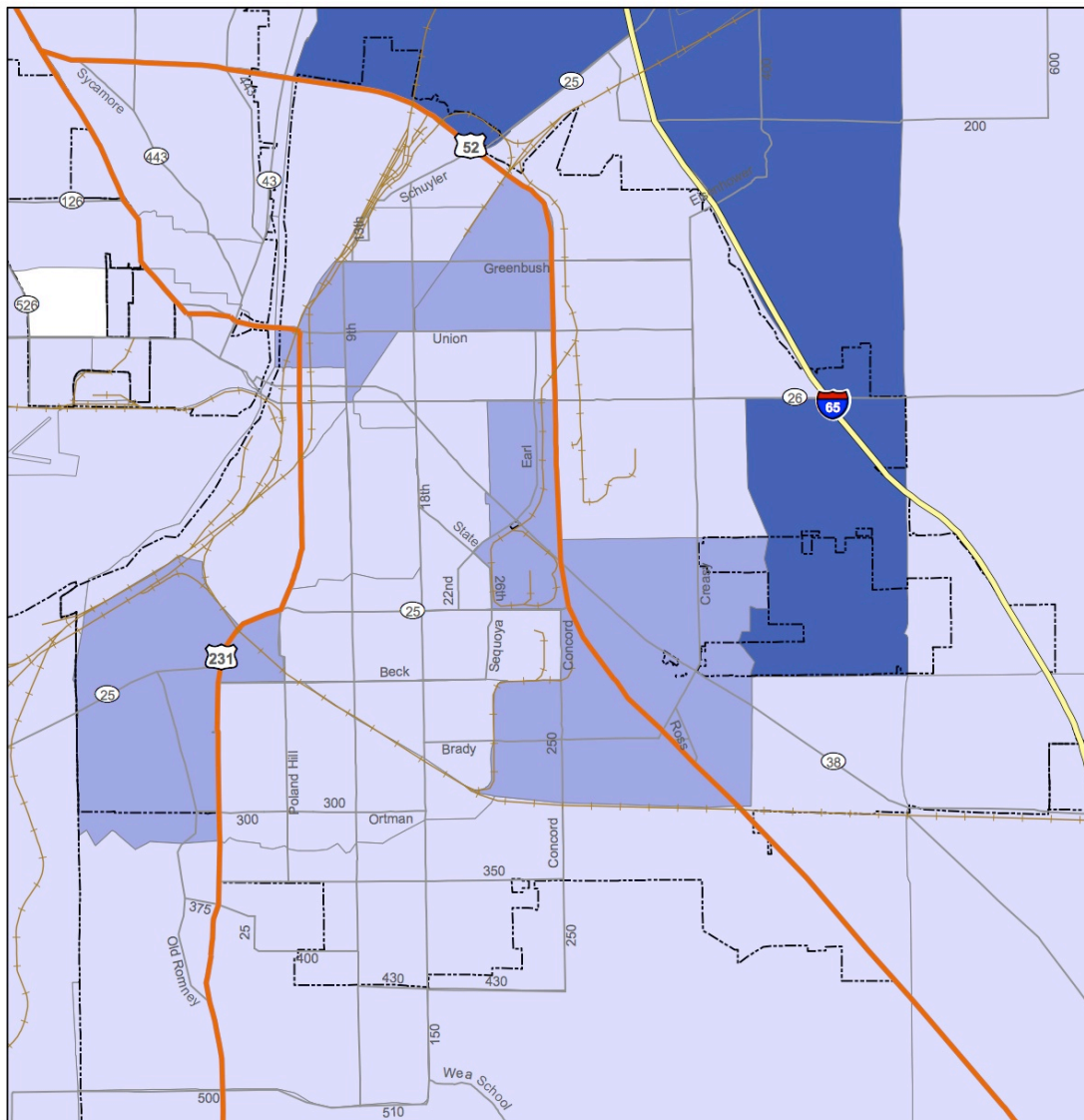
Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,088	No Data
50% HAMFI	5,418	2,246
80% HAMFI	19,316	7,396
100% HAMFI	No Data	11,478
<i>Total</i>	<i>25,822</i>	<i>21,120</i>

Table 32 – Housing Affordability

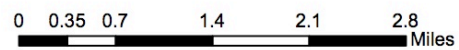
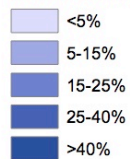
Data Source: 2007-2011 CHAS



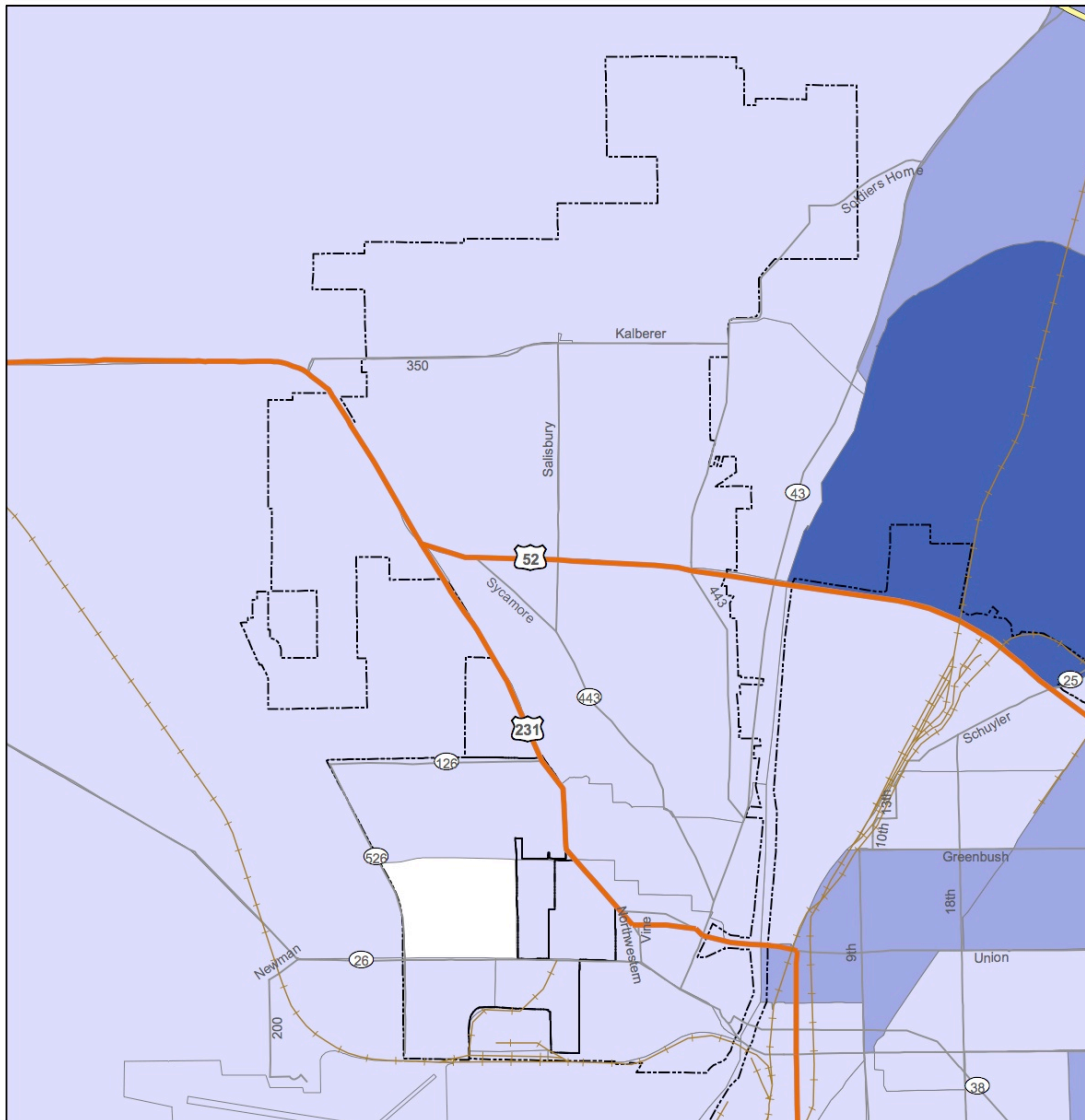
LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 30% HAMFI



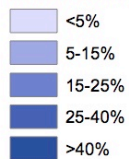
Lafayette - rents affordable to 30% HAMFI



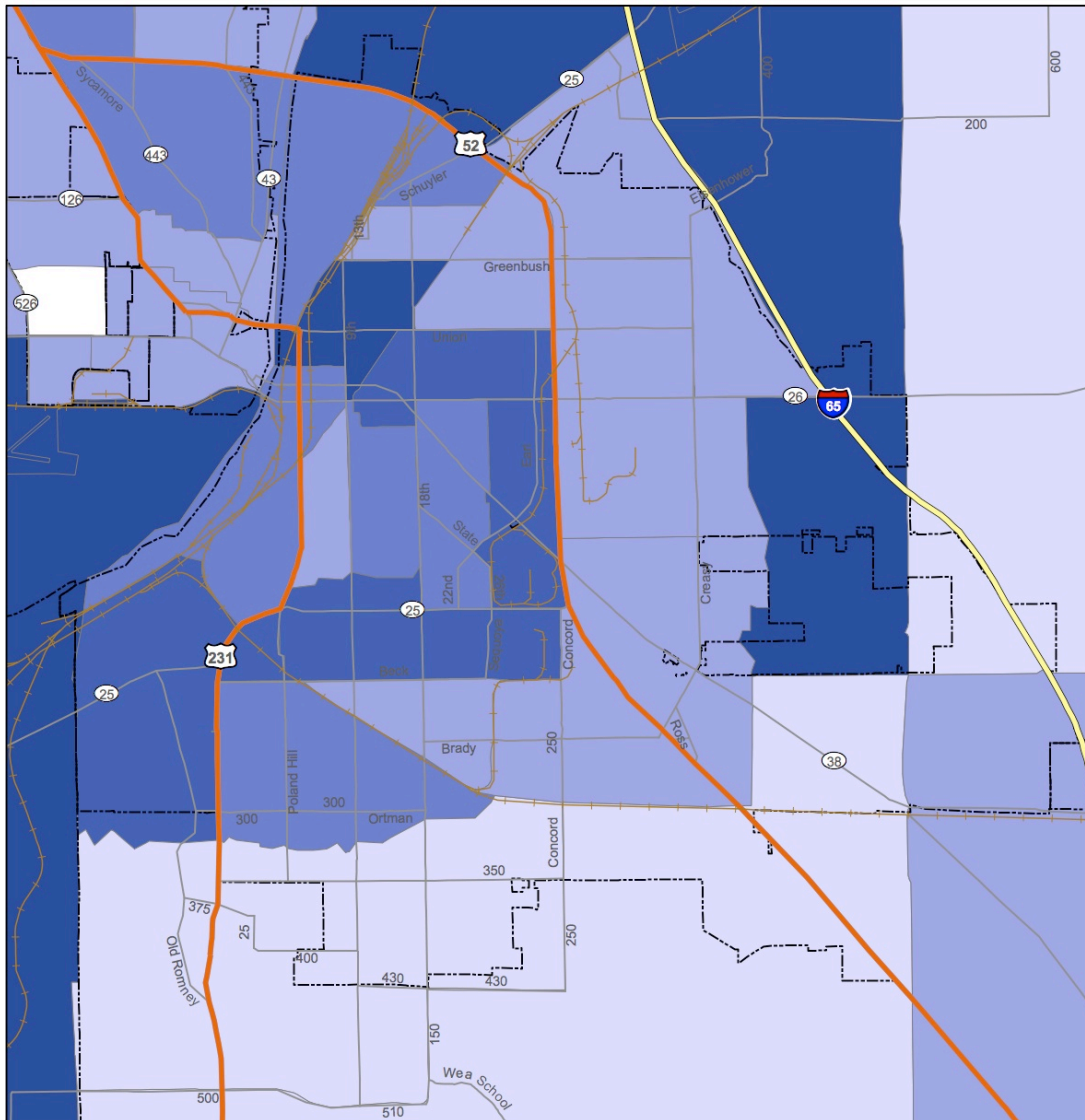
WEST LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 30% HAMFI



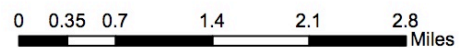
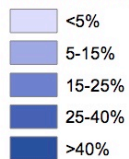
West Lafayette - rents affordable to 30% HAMFI



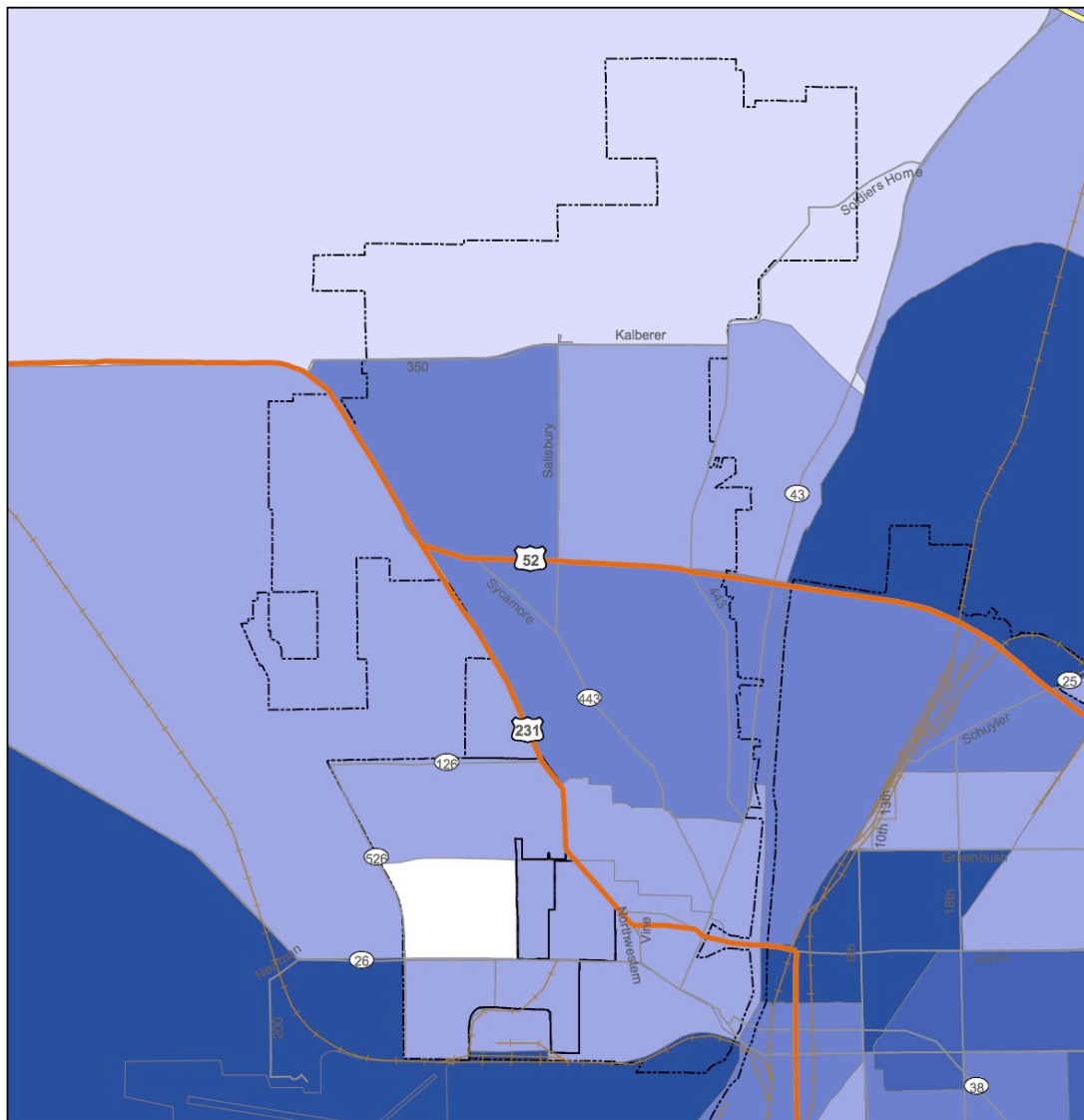
LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 50% HAMFI



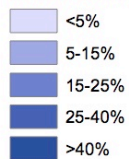
Lafayette - rents affordable to 50% HAMFI



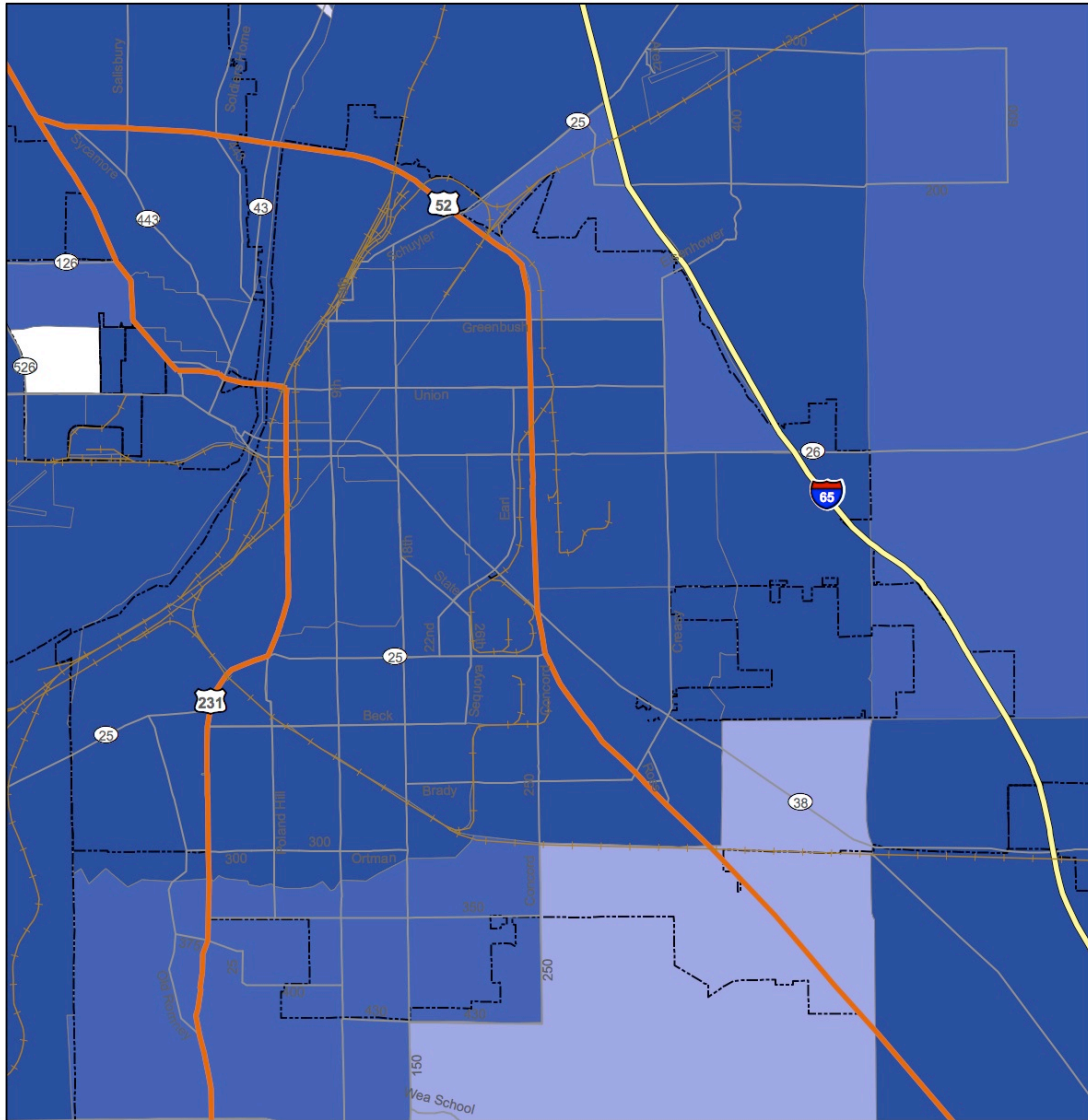
WEST LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 50% HAMFI



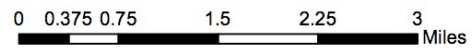
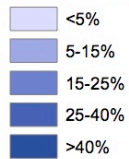
West Lafayette - rents affordable to 50% HAMFI



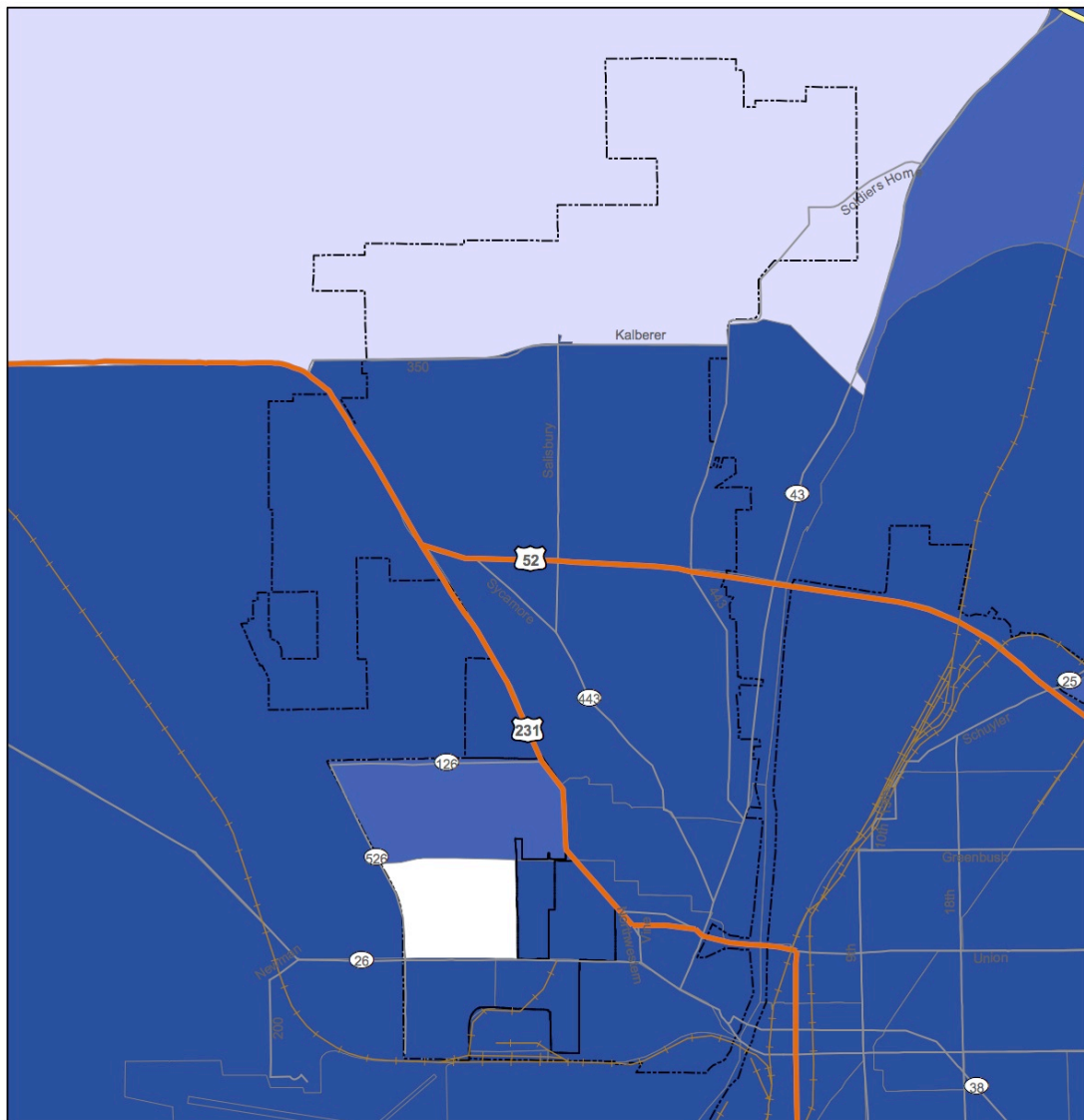
LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 80% HAMFI



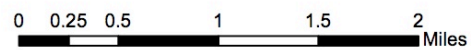
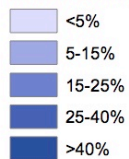
Lafayette - rents affordable to 80% HAMFI



WEST LAFAYETTE CONSOLIDATED PLAN

Legend

Rents Affordable at 80% HAMFI



West Lafayette - rents affordable to 80% HAMFI

Consolidated Plan

LAFAYETTE

67

OMB Control No: 2506-0117 (exp. 07/31/2015)

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	519	594	749	980	1,232
High HOME Rent	540	618	780	1,021	1,133
Low HOME Rent	540	591	710	820	915

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

In consultation with stakeholders, the need for development of affordable housing units is very high. According to the Indiana Housing and Community Development Authority, of the 579 low-income housing tax credit units on record and in-use, only 9 of them are affordable to households earning extremely low income, less than 30 percent of the area median income.

Cost Burden is the overwhelming issue for households in the City of Lafayette and City of West Lafayette. Cost Burden is when a household pays more than 30 percent of their gross monthly income towards housing costs. An Extreme Cost Burden is when a household pays more than 50 percent of their gross monthly income towards housing costs.

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 48.2 percent. Other households at this income level make up the biggest type of household, renting and with a housing cost burden. Other households can be small or large, but are typically made of unrelated individuals or a single individual.

For homeowners, elderly households are the largest household type with a housing cost burden, generally accounting for one third of all homeowners with a cost burden. Moderate-income households account for the highest amount of homeowners with a housing cost burden. Over 2,000 households earning between 51 and 80 percent HAMFI have a cost burden, equal to 43.5 percent of homeowners with a housing cost burden.

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost burden with 9,551 in the Lafayette area are experiencing a cost severe burden. Only 2,094 homeowners are experience a cost burden.

Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI. Other households at this income level and every other income levels account for the greatest percent of renters with severe housing cost burden.

For homeowners, small-related households are the largest household type with a severe housing cost burden, generally accounting for one third to one half of all homeowners with a cost burden, depending on the income level. Extremely low-income households account for the highest amount of homeowners with a housing cost burden. Over 980 households earning less than 30 percent HAMFI have a severe cost burden, equal to 34 percent of homeowners with a housing cost burden.

This puts households at-risk for homelessness because so much of their income must be used to pay for housing costs. Since these households are at the lowest income and already paying so much towards housing, it can be assumed that there are no other affordable options for this lowest income group. Foreclosure, eviction, and shelter are the only alternatives to not paying their rent or mortgage.

A brief look at the Out of Reach Study for 2014 from the National Low Income Housing Coalition states the mean renter's wage in Lafayette HMSA is \$10.63 per hour and would require the renter to work at least 56 hours per week to afford a 2 bedroom apartment. This is a much higher wage than the minimum wage. No rent levels are affordable to households earning a minimum wage in the Lafayette HMSA. Even for an efficiency apartment, a household with a minimum wage will need to work at least 57 hours to afford the rent at fair market.

How is affordability of housing likely to change considering changes to home values and/or rents?

The demand for housing development in West Lafayette is likely to push the values and rents higher and higher, spilling over into Lafayette. Consultations with stakeholders revealed growing concern that the demand for more rental housing has pushed long-term residents out of the community. Residents who have lived in the area all their lives suddenly find themselves unable to afford housing or any of the amenities around them, pushing them further away from urban core of both communities and their walkable neighborhoods.

Redevelopment of the downtown area in Lafayette, across the river, can help ease this burden, but Purdue University is not a walkable distance, with several miles between the campus and downtown Lafayette. CityBus is the public transportation provider for the urban areas of Tippecanoe County, and they provide a free bus called The Connector that circulates between Purdue campus and downtown Lafayette Monday through Friday from 7:00 am to 8:40 pm, and Saturdays from 10:00 am to 2:40 pm. This service is provided while Purdue is in session and it makes downtown Lafayette a more feasible option for student rentals.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents are rents a particular housing unit would demand in an open leasing situation. HOME rents are limits set by HUD for an area to ensure affordability of rental units. In Lafayette and West Lafayette, households earning 30 percent of the area income cannot afford fair market rents or HOME rents for any size unit. A household earning 30 percent of the county's median income can afford a rent

of \$462 per month. This is \$78 less than the fair market rent for an efficiency and \$78 less than the HOME rents for an efficiency unit.

In the Lafayette area, households earning 50 percent of the area median family income can afford up to a 1-bedroom apartment based on fair market rents and HOME rents. A household earning 50 percent of the county's median income can afford a rent of \$770 per month. This allows the household an additional \$151 over the fair market rent for a 2-bedroom rental unit. However, if the household requires anything larger, the payments exceed its income by \$220 for a fair market 3-bedroom or \$50 for a low HOME rent 3-bedroom unit.

A household earning 80 percent of the area median family income can afford any 3 bedroom-sized unit based on the fair market rent and HOME rents. A household earning 80 percent of the county's median income can afford a rent of \$1,232 per month.

Discussion

Many sections of this document confirm that housing, while plentiful in Lafayette and West Lafayette, is not affordable to all who live there. The goals of this Consolidated Plan will have to address this need as a high priority. Extremely low-income households and low-income households are living with cost burdens because the supply of affordable housing does not exist.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

According to the Indiana Business Research Center, the Lafayette Metropolitan Statistical Area (MSA)—Benton, Carroll and Tippecanoe counties—has had encouraging reports and economic statistics. While the area has not experienced rapid resurgence from the depths of the recession, it has rebounded more quickly than many other areas of the state and maintained steady growth. As we look to the future to determine how 2014 will treat the Lafayette MSA, the area appears poised to continue its growth with announced business expansions, developments and investments in the local economy.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

To begin this discussion, the City of Lafayette must first define the word “conditions of units” to understand the measurements in the tables below. A condition of a unit may be one of four items.

1. A housing unit lacking kitchen facilities
1. A housing unit lacking plumbing facilities
2. A housing unit with more than one person per room
3. A housing unit with a household with a cost burden of at least 30 percent

For the purpose of this discussion, any unit will be considered substandard condition when the residential property that is not up to the local building or housing code. Any unit will be considered substandard condition but suitable for rehabilitation if the renovation costs for the unit do not exceed the after renovation value of the property: land and buildings combined value. The Lafayette Housing Consortium will give special consideration to renovation of historic properties or properties of historic importance.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,007	20%	15,573	53%
With two selected Conditions	75	0%	683	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	27,375	79%	12,974	44%
<i>Total</i>	<i>34,457</i>	<i>99%</i>	<i>29,230</i>	<i>99%</i>

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,548	19%	4,982	17%
1980-1999	9,626	28%	8,753	30%
1950-1979	12,616	37%	9,868	34%
Before 1950	5,667	16%	5,627	19%
Total	34,457	100%	29,230	100%

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,283	53%	15,495	53%
Housing Units build before 1980 with children present	3,809	11%	1,700	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

Data is not readily available on the number of vacant units and REO properties to the level of detail nor was it provided through the CHAS. According to the 2013 American Community Survey, there were 2,514 vacant units in Lafayette and 985 vacant units in West Lafayette. The condition of those units is unknown.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Analysis of needs in the community suggest that the primary housing condition or problem households have is Cost Burden. Very few households lived in housing units with any one of the three other housing

conditions. The tables from the American Community Survey (ACS) show that only 410 housing units have partial plumbing or kitchens. This is small compared to the amount of housing units, 35,673.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The housing needs narrative and CHAS data found 11 percent of owner occupied homes in the Lafayette area where built prior to 1980 are occupied by children. The CHAS information also suggested that 6 percent of the rental units build prior to 1980 have children present.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000. Based on that number, if all of the units built prior to 1980 needed some level of abatement, the cost to do so would be well over \$300 million. Just to address the units with children present would be over \$55 million.

Those who have concern about lead paint hazards can contact the Tippecanoe County Health Department for testing of their children or other members of the family. Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

Discussion

Tracking the number of vacant buildings and housing is often a way of determining the health of a community. Through consultations with stakeholders, the overall impression is of a healthy community with low vacancy rates.

The American Community Survey and CHAS data did not provide information regarding vacancies in Lafayette. The American Community Survey from 2013 estimated 7.9 percent of housing in Lafayette as vacant and 7.5 percent of housing in West Lafayette as vacant. Overall, the number of vacancies in Lafayette and West Lafayette are low compared to other Indiana communities and Cities.

Lafayette will refer to information from other sources, such as RealtyTrac and housing providers to determine these needs. According to RealtyTrac, 1 in 2083 homes in Lafayette is in a stage of foreclosure (default, auction or bank owned) while the number of homes listed for sale from foreclosure on RealtyTrac is 262. In February, the number of properties that received a foreclosure filing in Lafayette, IN was 30% lower than the previous month and 43% lower than the same time last year. This suggests that the housing market is absorbing those in pre-foreclosure and short sale before the bank becomes the owner of the property.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers and VASH Vouchers.

Totals Number of Units

Program Type									
	Certificate	Mod Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0		1,205	8	1,197	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers and VASH Vouchers.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers and VASH Vouchers.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers and VASH Vouchers.

Discussion:

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers and VASH Vouchers.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	47	1	69	0	0
Households with Only Adults	51	0	23	60	0
Chronically Homeless Households	0	0	0	17	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10 month time period.

Considerable effort has been placed into collaborating for ancillary housing services, such as furniture banking and creating coordinated financial assistance to remove housing barriers. These areas have had some victories and setbacks over the last 3 years, but they remain a priority area in the Solutions Beyond Shelter Plan. Currently the City of Lafayette stores furniture that all agencies can draw from, and a low-cost salvage operator in town provides furniture for many families. In terms of financial assistance, however, those in need must continue to contact 3-5 different agencies to cobble together enough for utility deposits or back rent.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter

- Family Promise of Greater Lafayette – 14 Beds
- LUM Shelter – 44 Beds
- Motel Voucher – 1 Bed
- Salvation Army Lafayette /SAFES – 15 Beds
- YWCA Domestic Violence Shelter – 24 Beds

Transitional Housing

- Lafayette Transitional Housing Center – Family Program – 54 Beds
- Lafayette Transitional Housing Center – Singles Program – 23 Beds
- YWCA of Lafayette – Fresh Start – 15 Beds

Permanent Housing

- Lafayette/Abner – 8 Beds
- City of Lafayette/Indiana S+C III – 20 Beds
- Lincoln Center – 24 Beds
- Mental Health America of Tippecanoe County - 8 Beds

Rapid Re-Housing

- Lafayette Transitional/VA- SSVF – 14 Beds
- Lafayette Transitional/ Rapid Rehousing BOS – 9 Beds

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

One of the challenges when seeking out the needs in the community is finding data. Data on persons living with disabilities is in various places and often differs from resource to resource. The 2013 American Community Survey listed 10,618 people with a disability in both Cities. Yet the Social Security Administration lists only 1,528 individuals utilizing Supplemental Security Income, a traditional source of income for persons living with a disability.

There are also multiple sources of services for persons with disabilities. No single place lists all of the possible resources or services and the burden for finding resources falls upon the person seeking the services. This section will attempt to speak to the needs of persons with special needs, but given the above challenges, the City of Lafayette and the City of West Lafayette understand the limited scope of these narratives.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The challenge with determining the available services is many of the listings vary based on the organization's ability to keep its list updated. The City of Lafayette utilizes two main sources/lists to determine available services; the consultations with the Homelessness Prevention and Intervention Network and the Indiana Housing Community Development Authority. Each organization lists of available services differs.

According to the Indiana Housing Community Development Authority, Aspire Indiana, Inc., based in Lafayette is the primary and only service provider to those living with a HIV/AIDS. Aspire Indiana Care Coordinators provide case management services and identify clients' needs while developing a goal-oriented care plan to meet the needs of those living with HIV/AIDS. The program consists of goal-oriented activities that serve to locate, facilitate access to, and monitor the full range of HIV-related services in cooperation with the client. It encourages the most cost effective use of medical and community resources, and promotes the overall well-being of the individual.

Two Low Income Housing Tax Credit Developments, one in each City, offer affordable housing for elderly households. Together, the housing developments offer 109 units of affordable housing for the elderly. However, the listing does not specify if supportive services are provided as part of the housing provision.

The Homelessness Prevention and Intervention Network (HPIN) has a master list of organizations, showing several organizations that serve people with health needs and disabilities. Through consultation with HPIN members, the local Continuum of Care planning council is working to create a single point of entry to connect homeless persons with disabilities to the network of service providers. Through this single point of entry, professional caseworkers, familiar with the network of service

providers can assist those in need. However, this does not assist persons living with disabilities that may not be homeless. They will need to work through traditional channels, such as the State of Indiana and the Medicaid Waiver system.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Institutional reentry continues to be a challenge in the community. Wabash Valley Alliance operates a small “hybrid house” transitional program for persons exiting the state mental health hospital. Several judges and attorneys are working to craft justice and reentry programs for veterans. PATH is also starting a jail reentry program for persons that are homeless before incarceration.

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Lafayette understands the needs for individuals with special needs. The City of Lafayette will offer the following to address the needs of persons with disabilities:

Goal: Create Affordable Housing - Rental for Elderly, Disabled, and Homeless - The City of Lafayette will create affordable rental housing opportunities through new development and tenant based rental assistance program. The rental housing will target extremely low-income households, earning less than 30 percent HAMFI, a sector of the population with the highest rate of housing cost burden.

The tenant based rental assistance program (TBRA) will offer vouchers to low-income households to assist with rent. The program will enable the household to rent an apartment and only pay 30 percent of its income towards housing while the voucher covers the remaining amount of rent, similar to the Housing Choice Voucher program offered by the housing authority.

Both of these actions will create new affordable housing opportunities for persons with special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Lafayette Transitional Housing is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using an assessment tool developed by NAEH.

The City of Lafayette will continue to fund public service programs that offer services to persons with special needs, including the Lafayette Transitional Housing agency and others as part of HPIN.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as large lot size requirements in all zoning districts or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- Demand for student housing continues to push housing costs higher
- Overregulation with different funding sources makes it challenging for some developers to work on small-scale projects.
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The lack of transportation where creation of affordable housing development is a financial challenge for the elderly community

Traditional redevelopment has been led by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects with long term debt to help fund construction of the building, leaving rental income as a way to fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of City government to be supportive for the development of additional affordable housing

- Feed positive stories to media outlets to counter negative stories associated with affordable housing

The City of Lafayette and the City of West Lafayette will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Lafayette has a mean income by job higher than the State of Indiana average. The average earnings per job in Indiana are \$49,225 while the mean income in Lafayette is \$50,379 per household. In 2010, the US Census listed the mean earnings for men as much higher than women, with the mean wage for men \$38,601 and the mean wage for women \$31,544. It should be noted, the census information does not tell us the type of work each gender has as employment to get to those mean wages.

The economic development analysis will examine the types of employment in the area, the strategies the City will implement to encourage employment and the needs for job training.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	113	41	1	0	-1
Arts, Entertainment, Accommodations	3,021	4,974	15	12	-3
Construction	890	1,534	4	4	0
Education and Health Care Services	3,993	9,227	20	22	2
Finance, Insurance, and Real Estate	1,229	1,905	6	5	-1
Information	369	620	2	1	-1
Manufacturing	4,672	11,723	23	28	5
Other Services	745	1,179	4	3	-1
Professional, Scientific, Management Services	956	1,724	5	4	-1
Public Administration	0	0	0	0	0
Retail Trade	2,992	6,297	15	15	0
Transportation and Warehousing	639	1,089	3	3	0
Wholesale Trade	794	1,468	4	4	0
Total	20,413	41,781	--	--	--

Table 41 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Consolidated Plan

LAFAYETTE

84



Lafayette Streetscape

Labor Force

Total Population in the Civilian Labor Force	37,121
Civilian Employed Population 16 years and over	33,749
Unemployment Rate	9.08
Unemployment Rate for Ages 16-24	40.34
Unemployment Rate for Ages 25-65	6.39

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	6,391
Farming, fisheries and forestry occupations	1,309
Service	4,244
Sales and office	7,494
Construction, extraction, maintenance and repair	2,320
Production, transportation and material moving	2,246

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,233	88%
30-59 Minutes	2,961	9%
60 or More Minutes	951	3%
<i>Total</i>	<i>32,145</i>	<i>100%</i>

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,420	305	1,469
High school graduate (includes equivalency)	7,608	679	1,980
Some college or Associate's degree	7,531	820	1,832
Bachelor's degree or higher	8,225	393	1,145

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	118	393	368	643	457
9th to 12th grade, no diploma	1,368	952	597	1,241	754
High school graduate, GED, or alternative	2,162	2,712	2,492	5,063	3,482
Some college, no degree	3,231	3,265	1,623	2,685	1,146
Associate's degree	383	980	627	1,003	252
Bachelor's degree	1,720	2,732	1,376	2,219	688
Graduate or professional degree	98	1,313	586	1,537	533

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,566
High school graduate (includes equivalency)	25,095
Some college or Associate's degree	29,092
Bachelor's degree	37,876
Graduate or professional degree	50,437

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors are manufacturing jobs followed by education and healthcare. According to the Greater Lafayette Chamber of Commerce, Purdue University was the largest employer with 15,612 employees. The next largest employer is Subaru Automotive and Wabash National. However, the size of the University and the number of its employees is more than the next 8 largest area employers put together.

Describe the workforce and infrastructure needs of the business community:

While supporting the entire area, along with the employees and students of Purdue University living in Lafayette, the City is primarily a manufacturing base with 21 percent of workers employed in some manufacturing profession.

According to the US Census, the mean travel time to work was 15.9 minutes. Thus the majority of the people who are over the age of 16 and work, drove to work in a single occupancy vehicle. Through consultation with the Director of Engineering, the consultant learned that often keeping up with infrastructure needs of new businesses to the area becomes a focus over long-term projects. The

department finds itself addressing the most immediate need as a new business bringing jobs comes to the area.

The City of Lafayette has initiatives to improve the downtown area, attracting new businesses that serve local residents and people moving across the river from West Lafayette. Infrastructure improvements needed include walkable communities, and ADA compliant intersections are important to this redevelopment initiative.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Purdue Research Park of West Lafayette, which is located just north of Purdue University's main campus, is home to the largest cluster (100+) of technology-based companies in the state. As the state's first designated certified technology park, this research park and its business acceleration model have received state and national recognition.

The 725-acre park boasts more than 50 buildings; more than 3,200 employees; 327,000 square feet of business incubation space; and an average wage for startup companies in excess of \$63K. The newest phase of the park is a result of a partnership between Purdue University, Purdue Research Foundation and the City of West Lafayette. Lots can be purchased or leased by eligible firms.

All companies within the park benefit from an array of complimentary or low-cost professional services. A child care facility (including infant care), a state-of-the-art fitness center and the PRF DataStation complete the package.

Downtown Lafayette - West Lafayette has been recognized as a "Designated" Main Street community by the National Trust for Historic Preservation. Downtown utilizes National Main Street's Four Point Plan: Design, Promotions, Economic Restructuring and Organization in the "Hilltop - to - Hilltop" region, extending from the Five Points intersection in Lafayette to the Village in West Lafayette. Greater Lafayette Commerce's Downtown Development Council is the Main Street organization.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

While not as much as the City of West Lafayette, the City of Lafayette still has a highly educated workforce. Over 31 percent of the workforce has an Associate's Degree, Bachelor's Degree or Graduate Degree of some type. Twenty five percent of the workforce population has some college education without yet achieving a degree. Thirty one percent of the population has a high school education or equivalent.

The Greater Lafayette Chamber of Commerce markets various initiatives for workforce development to improve the skills of the entire workforce, attracting higher paying jobs to the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce development is at the forefront of a powerful collaboration between Greater Lafayette Commerce and the businesses and higher-learning institutions throughout the Greater Lafayette economic region.

Through education, on-site training, short-term seminars, business workshops and other activities—all created and shaped with direct input from area employers—GLC's workforce development empowers the job seekers of today and tomorrow with the knowledge and skills they need to advance both their careers and the companies they serve.

- Greater Lafayette's Ivy Tech Community College offers more than 400 advanced certification training courses and 80 study programs.
- Purdue University in West Lafayette is the 16th largest school in the country, and a recognized leader in the fields of engineering, information technology, life science and agriculture.
- Young professionals have access to advanced specialized training at the St. Elizabeth School of Nursing, Harrison College and the Lafayette Adult Resource Academy.
- Covering 14 counties around Greater Lafayette, Indiana WIRED (Workforce Innovations in Regional Economic Development) is a \$15 million, federally funded initiative to integrate education, workforce development and economic development. The goal: Build an entrepreneurship super-region, weaving 21st century skills with supportive civic networks.
- Greater Lafayette's Tecumseh Area Partnership is a workforce intermediary, while its REACH Center (regional employment assessment center for hiring) conducts job skills assessment and workplace readiness training.
- Designed to bring young professionals into the seasoned business community, Tippy Connect organizes social mixers, networking events and community service opportunities for career individuals, ages 22--39.
-

These initiatives support efforts of the Consolidated Plan by addressing needs in the community that the City of Lafayette may not be able to support with local CDBG dollars. These organizations have been able to seek other funding resources.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The area does not have a CEDS.

Discussion

According to the Greater Lafayette Chamber of Commerce, the ten largest employers in Tippecanoe County and the number of employees are:

1. Purdue University - 15,612
2. Subaru of Indiana Automotive - 3,700
3. Wabash National - 3,323
4. Franciscan St. Elizabeth Health - 2,571
5. Indiana University Arnett Health - 2,100
6. Caterpillar - 1,675
7. Tippecanoe School Corp. - 1,387
8. Lafayette School Corp. - 1,200
9. Unity Healthcare - 1,118
10. Oerlikon Fairfield Drive Systems - 850

Through consultations with civic leaders in the community, the primary economic strategy for the area is to create livable and sustainable communities that promote quality of life. Through offering walkable neighborhoods, affordable housing, bustling downtowns and cultural districts the area will attract both employers and employees. Programs and projects supported through the Consolidated Plan and five years of Action Plans will go towards creating walkable communities and affordable housing in Lafayette, particularly promoting a few choice target areas, including downtown Lafayette.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing Cost Burden is a household paying more than 30 percent of its gross monthly income towards housing costs. Maps from the HUD mapping system show concentrations of households with housing cost burden along the river and in the downtown. However, housing cost burden is wide spread across the City, with only small portion of the community in the southeast corner with low rates of cost burden.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The only minority concentration in Lafayette is Hispanic households. The Hispanic households are concentrated in north central Lafayette, with areas ranging from 23 to 46 percent Hispanic. Add this is part of Lafayette

The City of West Lafayette has a concentration of Asian households. The Asian population is concentrated around the campus of Purdue University. This area has a concentration of 10 percent or more of the population identifying themselves as Asian.

What are the characteristics of the market in these areas/neighborhoods?

The housing market in the area along the rivers shows a high concentration of rental housing. These are the areas of high housing cost burden.

Some of the area of Hispanic household concentration also show high rates of rental housing.

Are there any community assets in these areas/neighborhoods?

Both areas have quality park and recreation facilities, Columbian Park and Zoo as well as the Riverfront Park.

Are there other strategic opportunities in any of these areas?

Downtown Lafayette - West Lafayette has been recognized as a "Designated" Main Street community by the National Trust for Historic Preservation. Downtown utilizes National Main Street's Four Point Plan: Design, Promotions, Economic Restructuring and Organization in the "Hilltop - to - Hilltop" region, extending from the Five Points intersection in Lafayette to the Village in West Lafayette. Greater Lafayette Commerce's Downtown Development Council is the Main Street organization.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

With those challenges facing the entire area community, the City of Lafayette has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of strategies that will meet needs of communities, particularly of those living within the CDBG target area.

Strategies listed as goals are ideas and outcomes the City of Lafayette will fund with Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) dollars in the next five years (2015 -2019). Projects that meet one of the goals may apply for funding to the City of Lafayette request for proposal process each year. Programs and projects will be evaluated and recommended for funding through the annual allocation process described later in this document. For HOME funds, the Lafayette Housing Consortium will determine the grant recipients.

Priorities listed are ideas that are consistent with the Consolidated Plan; however, due to funding limitations projects that meet one of these outcomes/strategies may not receive funding with CDBG or HOME dollars. Any project that meets a priority may not receive funding directly from the City of Lafayette but will receive other means of support in seeking financial resources.

Goals listed are ideas that are consistent with the Consolidated Plan and will receive funding over the next five years. Projects that meet both a priority and a goal, if financially feasible, may be considered for HOME or CDBG funding.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	GREATER DOWNTOWN NEIGHBORHOOD
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	1/20/2005
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area is largely defined as census tract #4.
	Include specific housing and commercial characteristics of this target area.	<p>Housing and commercial characteristics include:</p> <ul style="list-style-type: none"> • Oldest housing stock - 69 percent built before 1940 • Lowest percentage of homeownership - 16 percent of population owns their own home • 23 percent of residents do not have a vehicle and rely on public transit or other means of transportation
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>Historic Centennial Neighborhood is located within Census Tract 4, and there are significant positive changes occurring in that neighborhood. In 2010, a steering committee of neighborhood residents began work with the Tippecanoe County Area Plan Commission on a master plan for growth and redevelopment of the neighborhood, including an increase in owner-occupied residences.</p> <p>In 2012, the City of Lafayette was awarded a competitive grant for Global Green USA to conduct neighborhood consultation for the needs of Centennial Neighborhood for infrastructure and policy changes aimed at helping the community to build a future that is more resource-efficient, livable, healthy, and environmentally responsible.</p>

	Identify the needs in this target area.	<p>According to the 2010 Census, Tract 4 has 1850 households, 3,794 persons, and 2,384 housing units.</p> <p>Needs include:</p> <ul style="list-style-type: none"> • Highest vacancy rate in the City - 22% compared to 7% city-wide • 9.9 percent of individuals are unemployed • Nearly 60 percent of population earns less than 25,000 per year • 29 percent of families receive income under the federal poverty line
	What are the opportunities for improvement in this target area?	<p>Washington Education Center, 1100 Elizabeth Street will soon be the new home of the Oakland High School. Oakland High School is a public high school of choice that offers a small learning community, a competency based curriculum, and an integrated curriculum with relevant community experiences.</p> <p>Oakland High School will be co-located with Lafayette Adult Resource Academy (LARA) in the Washington Education Center. The Lafayette School Corporation is investing in the building to provide the state of the art educational facility with new office space, lab space, and learning centers. In the past year, LARA has invested over \$60,000 in wireless internet access and state of the art security system. The Washington Education Center provides a community park for the general public. Employees and volunteers from Caterpillar, Inc., Habitat for Humanity and Salvation Army have provided many volunteer hours to develop a community garden on the Washington Education Center property. The community garden will be part of the school curriculum and will benefit all of the students at Washington Education Center and their families.</p>
	Are there barriers to improvement in this target area?	<p>Barriers to improvement in the area are limited as much of the inertia to improve the area has already begun. The City of Lafayette will continue to support efforts to improve this area.</p>
2	Area Name:	Faith CDC Area
	Area Type:	Local CDC Area
	Other Target Area Description:	Local CDC Area
	HUD Approval Date:	
	% of Low/ Mod:	

Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	Faith CDC was created in 2013 as a not-for-profit organization. The CDC conducts activities associated with traditional CDC's: economic development, programs, community organization and development of affordable housing. Their primary focus is the northern neighborhoods of Lafayette where there is the most unmet need. A map of the target area is included below.
Include specific housing and commercial characteristics of this target area.	<p>The population of this target area is 1,850, roughly 2.7 percent of the total Lafayette population. Residents identifying themselves as African Americans make up 15 percent of the population in this target area and residents identifying themselves as Hispanic make up 11 percent of the population in this target area. Seven percent of the residents are foreign born and 9 percent of the population speaks Spanish.</p> <p>Over half of the population that rents has a housing cost burden, paying more than 30 percent of their income towards housing costs. Fifty seven (57) percent of renters pay more than 35 percent of their gross household income towards housing costs. The area has one of the lowest rates of homeownership; only 16 percent of the target area households are homeowners compared to 53 percent of all Lafayette households are homeowners.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Lafayette works closely with local neighborhood groups and public service provider agencies on a daily basis to provide its program. This target area was selected based on programs already serving a severely stressed area and the coordination among service providers to provide a holistic approach to community development.
Identify the needs in this target area.	

	What are the opportunities for improvement in this target area?	Faith CDC is a strong asset to the community providing grass roots community involvement in the development of the community. Having a neighborhood based Community Development Agency allows the residents of the community to steer development in the neighborhood rather than the City dictating what is to be done. Initiatives of great importance to the area can be administered and implemented by the Faith CDC with support and capacity building from the City.
	Are there barriers to improvement in this target area?	Some barriers to improvements include: <ul style="list-style-type: none"> • Perceptions of neighborhood when trying to get commercial businesses to locate into the area • Perceptions of neighborhood when trying to attract new homeowners to the area
3	Area Name:	New Chauncey CDC Neighborhood
	Area Type:	Local CDC Area
	Other Target Area Description:	Local CDC Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area is only eligible for HOME funding through the Lafayette Housing Consortium because it is located in West Lafayette. A map is included as part of this section to show the boundaries of the New Chauncey area.
	Include specific housing and commercial characteristics of this target area.	Housing and Commercial Characteristics include: <ul style="list-style-type: none"> • Primarily a residential neighborhood bounded by the river on the East and Purdue University Campus on the West • Commercial businesses target and serve the student population • Demand for rental housing is high with the student population • Affordable homeowners is in high demand but difficult to achieve with rental housing pricing out many local homeowners
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been a target area in previous years by both the Lafayette Housing Consortium and the City of West Lafayette. The redevelopment of the area continues to receive support from the community.

	Identify the needs in this target area.	Affordable homeownership opportunities continue to be the greatest need. With a large demand for rental housing, homeowners are being "priced out" of the area.
	What are the opportunities for improvement in this target area?	Homeownership is the primary improvement for this area - either through the preservation of homeownership or the creation of new homeownership opportunities. The New Chauncey Housing group is a grass-roots organization committed to the area. The organization is a certified Community Housing and Development Organization with experience developing affordable homeownership opportunities.
	Are there barriers to improvement in this target area?	High demand for rental housing allows landlords to pay high prices for housing, exceeding what many homeowners or the local neighborhood groups can pay for development of homeownership.
4	Area Name:	City-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The entire City of Lafayette, IN.
	Include specific housing and commercial characteristics of this target area.	The housing analysis and non housing analysis describes the needs of the community, housing cost burden being the greatest housing challenge in Lafayette.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been selected to meet the requirements of the electronic reporting system - cCon Planning Suite. The Consolidated Plan cannot be completed and submitted to HUD without all projects meeting a specific target area. Some projects, including the owner occupied repair programs, will be offered to the homeowners across the entire City and will not be limited to a specific neighborhood. This "target area" will allow those projects to continue serving the entire region and meet the requirements of eCon Planning Suite.
	Identify the needs in this target area.	The housing analysis and non housing analysis describes the needs of the community, housing cost burden being the greatest housing challenge in Lafayette.

	What are the opportunities for improvement in this target area?	The City of Lafayette continues to grow economically and offers job opportunities to households and individuals wanting to move to the area.
	Are there barriers to improvement in this target area?	The market analysis speaks to the barriers facing the community, of which affordable housing development is the greatest challenge.
5	Area Name:	Tippecanoe County
	Area Type:	Regional Area
	Other Target Area Description:	Regional Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The entire area of Tippecanoe County.
	Include specific housing and commercial characteristics of this target area.	The housing analysis and non housing analysis of this document states the needs in the community - of which housing cost burden is the greatest need in the community.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been selected to meet the requirements of the electronic reporting system - cCon Planning Suite. The Consolidated Plan cannot be completed and submitted to HUD without all projects meeting a specific target area. Some projects, including the TBRA program, will be offered to the region and will not be limited to a specific neighborhood. This "target area" will allow those projects to continue serving the entire region and meet the requirements of eCon Planning Suite.
	Identify the needs in this target area.	The housing analysis and non housing analysis of this document states the needs in the community - of which housing cost burden is the greatest need in the community.
	What are the opportunities for improvement in this target area?	The housing analysis and non housing analysis of this document states the needs in the community - of which housing cost burden is the greatest need in the community.
	Are there barriers to improvement in this target area?	The market analysis describes the barriers to affordable housing, including the high cost of housing associated by location of Purdue University.
6	Area Name:	Low Income Census Tracts
	Area Type:	Local Target area

Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The boundaries for this area may change from year to year. Any census tract that has 51 percent of its population with household incomes 80 percent of the median family income or less will be considered part of this target area.
Include specific housing and commercial characteristics of this target area.	The characteristics vary from census tract to census tract. Needs for the community as a whole are discussed in the needs and market analysis.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been selected to meet the requirements of the electronic reporting system - cCon Planning Suite. The Consolidated Plan cannot be completed and submitted to HUD without all projects meeting a specific target area. Some projects, including the owner occupied repair programs, will be offered to the homeowners across the entire City and will not be limited to a specific neighborhood. This "target area" will allow those projects to continue serving the entire region and meet the requirements of eCon Planning Suite.
Identify the needs in this target area.	The characteristics vary from census tract to census tract. Needs for the community as a whole are discussed in the needs and market analysis.
What are the opportunities for improvement in this target area?	The City will drive investment in these areas. Projects such as infrastructure and public facility improvements will be targeted for low and moderate income census tracts to benefit a whole neighborhood, maximizing the impact of federal dollars.
Are there barriers to improvement in this target area?	Barriers to improvement of these tracts include: <ul style="list-style-type: none"> • The census tracts can change year to year, making it challenging to impact an area over the long term • The census tracts cover a large area of the City of Lafayette

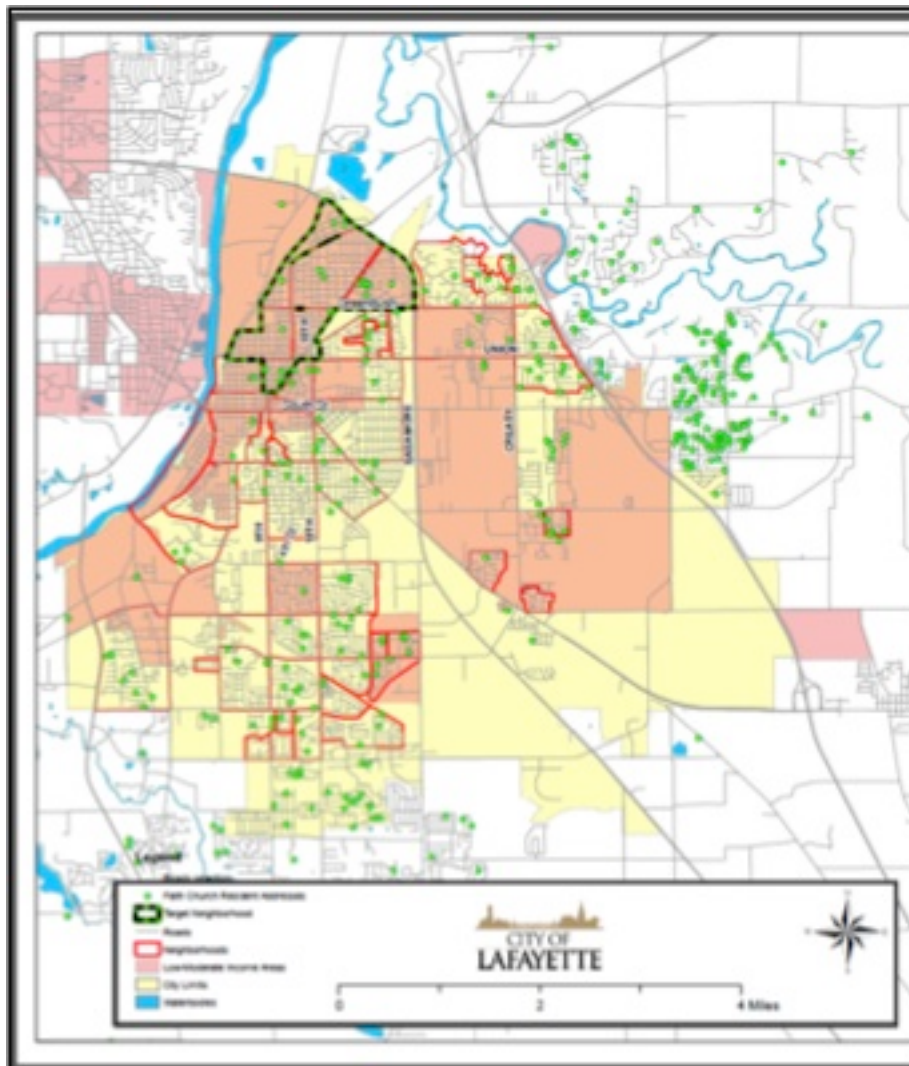
General Allocation Priorities

Describe the basis for allocating investments geographically within the state

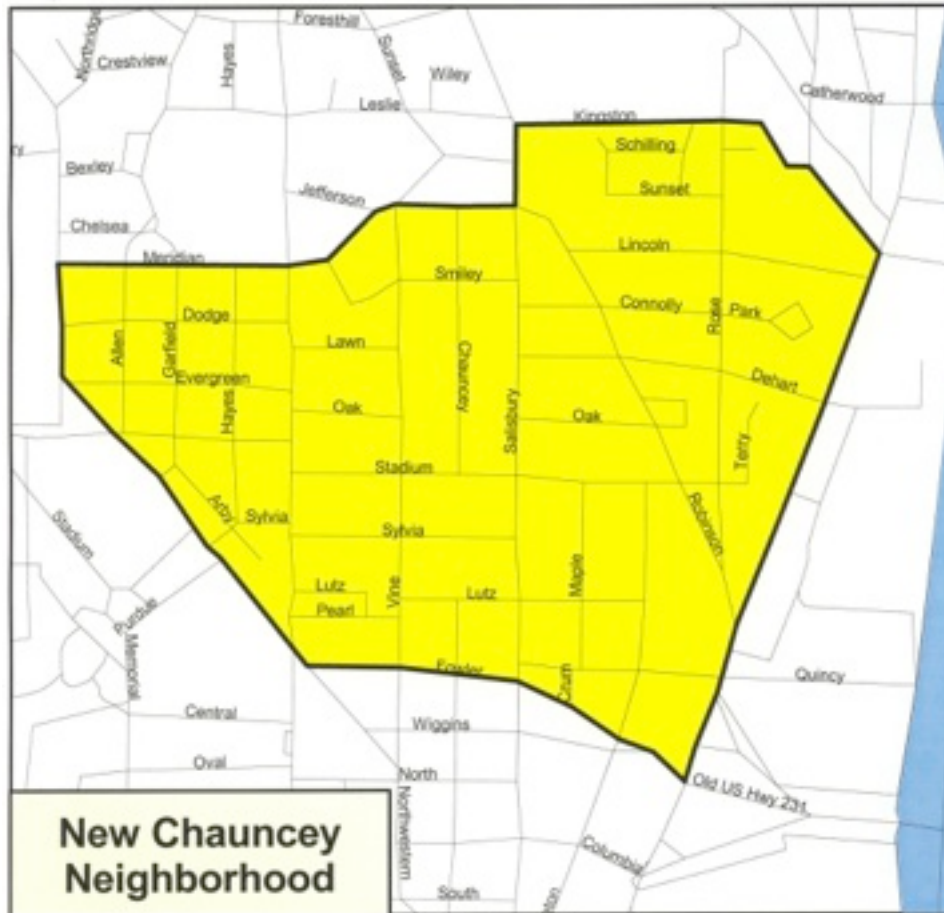
The City of Lafayette will focus in three different areas:

- The previous NRSA including census tracts 4-3, 4-4, 6-1 and 9-1. The area is along the riverfront and encompasses the downtown area.
- The Faith CDC Target Area. The area is Northeast of downtown and will be a focus area, but not an NRSA.
- New Chauncey Neighborhood – this area is located in West Lafayette, but a target area of the Lafayette Housing Consortium near Purdue University where a high rate of housing cost burden and Asian populations live. This area will not be an NRSA.

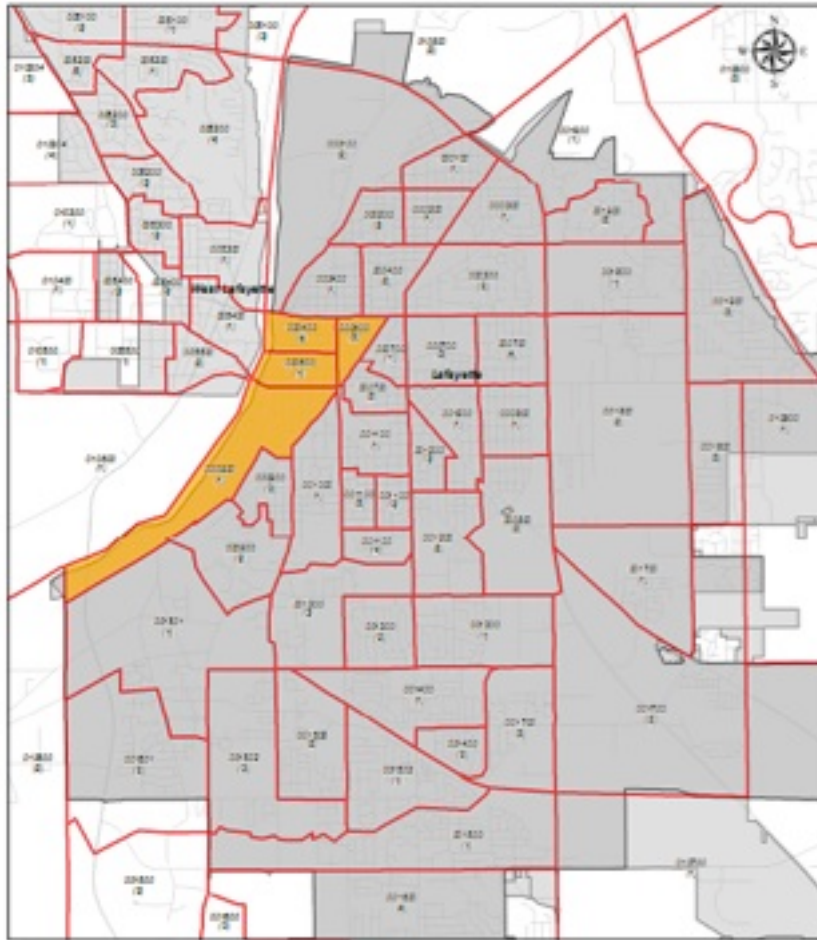
The City of Lafayette has also listed three other geographic areas, City-wide, Low Income Census Tracts and Tippecanoe County. All three of these areas are listed to enable the City to complete its Consolidated Plan. All projects must be directed to a geographic area, however, the nature of projects may be regional or City wide. These area enable those projects to meet a geographic area as required by the Consolidated Plan, but remain flexible to serve low income households regardless of where they live.



Faith Target Area Map



New Chauncey Target Area Map



Greater Downtown Neighborhood

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Creation of Suitable Communities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	GREATER DOWNTOWN NEIGHBORHOOD
	Associated Goals	Public Facilities ADA Accessibility Improvements
	Description	Suitable communities have quality public facilities and infrastructure, accessible to all residents.
	Basis for Relative Priority	Infrastructure and accessibility of public facilities continues to be a need in the community to create walkable communities and public areas that every member of the community can use.
2	Priority Need Name	Improve Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities

	Geographic Areas Affected	GREATER DOWNTOWN NEIGHBORHOOD
	Associated Goals	Homeownership Stabilization Homeownership Creation Affordable Rental Housing
	Description	Affordable housing is necessary for all members of the community, including the working poor and those at-risk of homelessness. Buildings shall be of quality design, blend with surrounding neighborhood and have accessible features for people living with disabilities. Affordable housing will also include workforce housing which is commonly targeted at "essential workers" in a community i.e. police officers, firemen, teachers, nurses, medical personnel that need to live within a community they serve but cannot afford.
	Basis for Relative Priority	Many sections of this document confirm that housing, while plentiful in Lafayette and West Lafayette, is not affordable to all who live there. The goals of this Consolidated Plan will have to address this need as a high priority. Extremely low-income households and low-income households are living with cost burdens because the supply of affordable housing does not exist. Incentives for developers and funding projects that address this specific need will be the only way the households with these incomes will be able to find housing in the community.
3	Priority Need Name	Strong Social Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	

	Associated Goals	Homeless Services Reduce Poverty through Public Services
	Description	Support services for those at-risk of homelessness or living at the poverty level help families meet daily living needs. Strong support services and networks are necessary to keep the variety of services needed for a household's daily needs.
	Basis for Relative Priority	With the cost of housing out of reach for many, supportive services can offer a helping hand to meet daily needs, allowing a family to afford the rent or mortgage for its housing. Social services such as food pantries, community health services and youth services enable at-risk families to live day to day without jeopardizing their housing.
4	Priority Need Name	Remove Slum and Blight
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Clearance and Removal of Unsafe Structures Historic Preservation
	Description	Vacant and abandoned properties reduce the value of neighboring properties and are hazards to the safety of the community. A priority to remove blighted structures and secure abandoned structures that could be renovated will alleviate safety concerns for citizens in the community.
	Basis for Relative Priority	There are over 3,400 vacant structures according to the 2013 American Community Survey in Lafayette and West Lafayette. Vacant structures can be magnets for crime, squatters and/or dumping. Removing or securing blighted structures increases the safety of the community and reduces health risks for the neighboring households.
5	Priority Need Name	Improve Coordination and Advocate for Fair Housing
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Fair Housing and Admin
	Description	Will further fair housing efforts in the community and educate the public about fair and affordable housing. Efforts to coordinate with the City of West Lafayette as well as other private/public to improve services in the community also fall under this initiative.

	Basis for Relative Priority	The City of Lafayette and the City of West Lafayette must continue their partnership to move the region forward in a positive manner. The housing and economic markets are greatly intertwined because of their close proximity. Efforts by both communities must be unified to help the entire region grow in a sustainable manner.
--	------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Narrative (Optional)

Adhering to CDBG's and HOME's objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet a goal of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette or the Lafayette Housing Consortium service area
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

2. A priority population for federal grant-funded services and projects is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of Lafayette will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.

3. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, people with limited or no proficiency in English, and other eligible individuals and families who may face special barriers in accessing services. The City recognizes that while progress is being made in improving access to services and activities, specialized access services are likely to continue to be required in certain instances to ensure that priority populations receive the services they need.

4. The Community Development program was built on a premise of local involvement in directing funds to neighborhood and community needs. The City of Lafayette will give priority to programs that promote community initiatives to identify priority needs and to address those needs. Recognizing the limits on the ability of service systems to meet all needs, the City will seek to leverage resources to promote comprehensive, long-term responses that promote neighborhood self-sufficiency.

5. The City of Lafayette will give priority to programs that provide services addressing the basic needs of our most at-risk populations.
6. The City of Lafayette will give priority to programs that build and support the capacity of local organizations to address the needs of residents.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI.
TBRA for Non-Homeless Special Needs	Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI.
New Unit Production	Only 20 low income housing tax credit units are affordable to persons earning less than 30 percent HAMFI, 9 of which are available only to the elderly
Rehabilitation	
Acquisition, including preservation	

Table 50 – Influence of Market Conditions

	2010	2013
Median Household Income	30,364	33,640

Table 51 - Median Income - American Community Survey

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Lafayette will use Community Development Block Grant (CDBG) funds as the primary source of funding for projects. As part of the Lafayette Housing Consortium, the City of Lafayette will administer an annual allocation of HOME Investment Partnerships Program funds (HOME).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	601,774	0	200,000	801,774	2,400,000	Funding will be used for the public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.
Other	public - federal	Other	613,236	0	0	613,236	2,450,000	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance. Administrative costs and CHDO operating will also be eligible for HOME funding.

Table 52 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Lafayette does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax and private dollars will leverage CDBG funds.

All projects receiving HOME funds will be required to meet the 25 percent MATCH requirement. For every dollar awarded, 25 cents from other funding must be committed to the project prior to the commitment from the City of Lafayette. In some cases, the City may provide banked match to fulfill the match requirement.

Banked match are match dollars the City of Lafayette has already recorded from other projects that help meet the match requirements for the City as a whole. Some projects that may not be able to meet the match requirements of HOME can still move forward as long as the City has met its requirement, having banked match from other projects exceeding the HOME requirement.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. There are 23 agencies that receive financial support from the United Way of Greater Lafayette and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding. All together, the public service agencies will leverage an estimated \$5 million of private and public resources for their programs each year of the Consolidated Plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Lafayette will not utilize publically owned property to address the needs in the plan.

Discussion

The primary activities the City of Lafayette will fund in the next five years are:

- Development of affordable homeownership opportunities
- Improvement of accessibility of public infrastructure
- Prevention of homelessness

- Support social services to extremely low income households
- Home repairs for elderly and low income households

Each of these activities and projects will require resources outside of the HOME and CDBG funding. Most will require local or state funding or private funding for the local United Way. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of Lafayette will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Lafayette - Community Development	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
LAFAYETTE URBAN MINISTRIES	Non-profit organizations	Homelessness	Jurisdiction
NEW CHAUNCEY HOUSING, INC.	CHDO	Ownership	Jurisdiction
WABASH VALLEY TRUST FOR HISTORIC PRESERVATION	CHDO	Ownership	Jurisdiction
LAFAYETTE HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
YWCA OF GREATER LAFAYETTE	Non-profit organizations	Homelessness	Jurisdiction
Family Promise of Greater Lafayette, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
FOOD FINDERS FOOD BANK	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
LAFAYETTE TRANSITIONAL HOUSING	Non-profit organizations	Homelessness	Jurisdiction
Wabash Center, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Habitat for Humanity of Greater Lafayette	Non-profit organizations	Ownership	Jurisdiction
Faith Community Development Corporation	CHDO	Ownership Rental	Jurisdiction

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Many firms, individuals, agencies and other organizations are involved in the provision of housing and community development in Tippecanoe. The number of organizations and people funding and working towards addressing the needs is vast if a person in need knows where to look for help. Each of the organizations supports each other in a team environment to maximize efforts, minimize duplication of services and stretch the dollar per unit of service.

The challenge is matching the service to the client. The Homeless Prevention and Intervention Network is working to develop a single point of entry for those in greatest need, either homeless or at risk of homelessness. The single point of entry will connect the individual or household to the specific service provider needed. The burden of finding the correct service provider no longer is the burden of the person or household seeking services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10 month time period.

Considerable effort has been placed into collaborating for ancillary housing services, such as furniture banking and creating coordinated financial assistance to remove housing barriers. These areas have had some victories and setbacks over the last 3 years, but they remain a priority area in the Solutions Beyond Shelter Plan. Currently the City of Lafayette stores furniture that all agencies can draw from,

and a low-cost salvage operator in town provides furniture for many families. In terms of financial assistance, however, those in need must continue to contact 3-5 different agencies to cobble together enough for utility deposits or back rent.

Lafayette Transitional Housing is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using an assessment tool developed by NAEH.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The number of organizations and people funding and working towards addressing the needs is vast if a person in need knows where to look for help. The challenge is matching the service to the client. The Homeless Prevention and Intervention Network is working to develop a single point of entry for those in greatest need, either homeless or at risk of homelessness. The single point of entry will connect the individual or household to the specific service provider needed. The burden of finding

According to the State of Indiana Community Development and Housing Authority, Aspire Indiana, Inc., based in West Lafayette is the primary and only service provider to those living with HIV/AIDS. Aspire Indiana, Inc. offers a variety of programming, including housing services, inpatient services, outpatient services, skill development, social enterprise services to create jobs for persons with disabilities.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Lafayette Transitional Housing is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using an assessment tool developed by NAEH.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2015	2019	Non-Housing Community Development	GREATER DOWNTOWN NEIGHBORHOOD Low Income Census Tracts	Creation of Suitable Communities	CDBG: \$1,800,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	ADA Accessibility Improvements	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Creation of Suitable Communities	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	Homeless Services	2015	2019	Homeless	City-Wide	Strong Social Services	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
4	Reduce Poverty through Public Services	2015	2019	Non-Housing Community Development	City-Wide	Strong Social Services	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
5	Homeownership Stabilization	2015	2019	Affordable Housing	GREATER DOWNTOWN NEIGHBORHOOD City-Wide	Improve Access to Affordable Housing	CDBG: \$530,000	Public service activities for Low/Moderate Income Housing Benefit: 40 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homeownership Creation	2015	2019	Affordable Housing	GREATER DOWNTOWN NEIGHBORHOOD City-Wide Faith CDC Area New Chauncey CDC Neighborhood	Improve Access to Affordable Housing	HOME Funds: \$2,250,000	Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
7	Affordable Rental Housing	2015	2019	Affordable Housing Public Housing	City-Wide Tippecanoe County	Improve Access to Affordable Housing	HOME Funds: \$425,000	Rental units constructed: 10 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted
8	Clearance and Removal of Unsafe Structures	2015	2019	Non-Housing Community Development	City-Wide	Remove Slum and Blight	CDBG: \$50,000	Buildings Demolished: 5 Buildings
9	Historic Preservation	2016	2019	Non-Housing Community Development	GREATER DOWNTOWN NEIGHBORHOOD	Remove Slum and Blight	CDBG: \$90,000	Other: 3 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Fair Housing and Admin	2015	2019	Admin and Fair Housing	City-Wide	Improve Coordination and Advocate for Fair Housing	CDBG: \$600,000 HOME Funds: \$300,000	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	Sidewalk and curb replacement, neighborhood parks and recreational improvements, tree planing, homeless facilities and other public facilities/community centers.
2	Goal Name	ADA Accessibility Improvements
	Goal Description	Improve public facilities to comply with ADA accessibility requirements. Facilities include parks facilities and other public building.
3	Goal Name	Homeless Services
	Goal Description	Support public services that serve homeless individuals and families.
4	Goal Name	Reduce Poverty through Public Services
	Goal Description	Support public services that help families and individuals living below the poverty line.
5	Goal Name	Homeownership Stabilization
	Goal Description	Fund repair costs for homeowners looking to remain in their homes. Initiatives include helping the elderly and disabled with home modifications to enable them to age in place or remain in their homes. Other repairs can be emergency repairs that threaten the health and safety of the occupants.

6	Goal Name	Homeownership Creation
	Goal Description	Acquisition/Rehabilitation and Purchase Assistance for homebuyers.
7	Goal Name	Affordable Rental Housing
	Goal Description	This goal is all encompassing of creating affordable rental housing for households living and working in the Lafayette/West Lafayette area. One method to improve affordability is to fund programs supporting elderly, disabled and/or low-income households through Tenant Based Rental Assistance. Another method to improve affordability is to support affordable housing development for working families and individuals wanting to live in the community.
8	Goal Name	Clearance and Removal of Unsafe Structures
	Goal Description	Removal of unsafe structures to reduce their threat to the health and safety of neighboring households.
9	Goal Name	Historic Preservation
	Goal Description	Improve historic buildings to remove code deficiencies.
10	Goal Name	Fair Housing and Admin
	Goal Description	Support fair housing initiatives and improve coordination and implementation of federal grant programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Lafayette will fund public service programs within the City. Based on previous performance, the public service organizations will serve 1,500 people over five years who have extremely low incomes, less than 30 percent of the area median income.

Homeowner repair programs across the City will benefit households earning more moderate level income. An estimated 6 units of repair will be targeted towards households earning 51-80 percent of the area median income and an estimated 4 units of repair will be targeted towards households earning 31-50 percent of the area median income.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Lafayette Housing Authority does not develop or manage housing units. The public housing available in the area is housing choice voucher only.

Activities to Increase Resident Involvements

The Lafayette Housing Authority does not manage housing units and only administers a voucher program. The voucher program is a basic rental assistance program. Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord.

While LHA does not have any programs that involve public housing residents, it does encourage residents to set goals for self-sufficiency. LHA refers clients to a self-sufficiency program run through the local Area IV office. The program is called Transitions; this program provides case management to assist clients in overcoming barriers to self-sufficiency. Barriers such as education, job-training, childcare, substance abuse, stress, transportation issues, parenting issues and mental health issues are all areas of focus.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

The Lafayette Housing Authority does not have a troubled designation.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as a large lot size requirements in all zoning districts or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- Demand for student housing continues to push housing costs higher
- Overregulation with different funding sources makes it challenging for some developers to work on small-scale projects.
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The lack of transportation where creation of affordable housing development is a financial challenge for the elderly community

Traditional redevelopment has been led by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature that limits their impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects with long term debt to help fund construction of the building, leaving rental income as a way to fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of City government to be supportive for the development of additional affordable housing

- Feed positive stories to media outlets to counter negative stories associated with affordable housing

The City of Lafayette and the City of West Lafayette will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Lafayette and the City of West Lafayette will seek private/public partnerships to help achieve these goals and target communities working together to increase affordable housing options. Both of these key ingredients will help achieve the goals while addressing some of the biggest barriers to affordable housing development, such as advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of property acquisition.

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, the City of Lafayette will strive to achieve the following goals.

- Expand the supply of safe, decent affordable housing.
- Support programs that help the most vulnerable households achieve self-sufficiency.
- Invest in public facility and public infrastructure needs of low-income neighborhoods.
- Improve institutional structure and coordination among providers across the County

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

A new tool for Greater Lafayette is the PATH Street Outreach Team from Wabash Valley Alliance, which began work in October 2014. In a unique partnership with Purdue University, PATH workers work alongside Purdue students to identify persons and serve persons that are homeless. Teams of students complete three shifts each week of homeless outreach, walking defined routes near downtown and other places where potential persons could be found. On Saturdays, focused outreach is conducted in wooded and more remote areas. The role of the student is to conduct low-level engagement, providing water, snacks, outreach materials and other basic need items to persons that they meet. Concurrent with those encounters, the team will conduct passive data gathering to be reported to the PATH worker at the end of their shift. Using the information gathered on the street, the PATH worker is able to identify persons that are likely to be chronically homeless in order to conduct more intensive engagement. Approximately 25 students are trained and volunteer each semester. Targeted outreach events are also initiated, such as a hot chocolate giveaway in January leading up to the Point in Time count, and assisting with serving meals at the MHA day shelter. PATH workers are trained to assist in directing and shepherding participants to local service providers.

Assessments are currently done using HMIS data and surveys by PATH. As Lafayette transitions to a single point of entry, a vulnerability and needs assessment tool will be employed to identify the most appropriate intervention as well as determine other needs.

Addressing the emergency and transitional housing needs of homeless persons

Lafayette Transitional Housing Center is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using a vulnerability and needs assessment tool.

Increasingly, Lafayette is using rental assistance tools to keep persons housed or to rapidly rehouse them in the community. Transitional housing programs are converting to permanent supportive housing programs using a housing first, harm reduction philosophy.

The YWCA Domestic Violence Prevention and Intervention program is undergoing an expansion of their facility which will provide room for 6 more beds and should be completed in 2016.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Several efforts are underway to transition persons from shelter to permanent housing more quickly. The Rapid Rehousing Program has shown great success in moving families from shelter, many times in less than 14 days. SSVF has also been used for homeless vets to the same effect.

A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10 month time period.

Considerable effort has been placed into collaborating for ancillary housing services, such as furniture banking and creating coordinated financial assistance to remove housing barriers. These areas have had some victories and setbacks over the last 3 years, but they remain a priority area in the Solutions Beyond Shelter Plan. Currently the City of Lafayette stores furniture that all agencies can draw from, and a low-cost salvage operator in town provides furniture for many families. In terms of financial assistance, however, those in need must continue to contact 3-5 different agencies to cobble together enough for utility deposits or back rent.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Institutional reentry continues to be a challenge in the community. Wabash Valley Alliance operates a small “hybrid house” transitional program for persons exiting the state mental health hospital. Several judges and attorneys are working to craft justice and reentry programs for veterans. PATH is also starting a jail reentry program for persons that are homeless before incarceration.

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive

housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Currently the City follows the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when applying CDBG, HOME and other grant money.

Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG funded projects receiving housing assistance that were constructed before January 1, 1978. The requirements for rehabilitation correspond to three (3) approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently.

The level of hazard reduction required depends on the level of assistance. Specific actions required include:

Up to \$5,000 - Repair of paint disturbed during rehabilitation. Includes repairing disturbed paint and applying a new coat of paint.

\$5,000 - \$25,000 Interim controls and standard treatments. Includes addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint components, and paint stabilization.

Over \$25,000 Remediate. Remediation involves permanently removing lead-based paint hazards, often through paint and component removal and enclosure.

The City of Lafayette will use CDBG and/or HOME funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing.

Any required lead paint mitigation measures will be coordinated with the total renovation effort to streamline the process for the benefit of the homeowner; and also maximize total rehabilitation dollars. This process will prevent or minimize the number of days the owner will have to be temporarily relocated during the abatement process.

How are the actions listed above related to the extent of lead poisoning and hazards?

The housing needs narrative and CHAS data found 11 percent of owner occupied homes in the Lafayette area built prior to 1980 have children present. The CHAS information also suggested that 6 percent of the rental units build prior to 1980 have children present. While lead paint was utilized only until 1978, the CHAS information and census information track housing age by decade built, and no information is readily available with a 1978 cut-off.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000. Based on that number, if all of the units built prior to 1980 needed some level of abatement, the cost to do so would be well over \$300 million. Just to address the units with children present would be over \$55 million.

Those who have concerns about lead paint hazards can contact the Tippecanoe County Health Department for testing of their children or other members of the family. Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

How are the actions listed above integrated into housing policies and procedures?

The City of Lafayette has two different policies and procedures manuals. One manual is for CDBG recipients and one is for HOME recipients. The above lead based paint rules are written into each of the procedure manuals.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the City of Lafayette's commitment to tackling poverty. The City, in partnership with the City of West Lafayette, and the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be potentially supported over the next five years include:
- Youth services
- Healthcare
- Food banks
- Transportation for elderly and disabled
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.
- Promote Section 3 Opportunities

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The primary strategy in 2015 to 2019 for the City of Lafayette will be to serve as an advocate for households earning less than 30 percent of the area median income and are elderly, disabled or working families. Very few housing units are available and affordable to this income bracket that it is essential for families living in poverty to have more housing options, particularly if they are working in the community. New housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools. The City of Lafayette, as a member of the Lafayette Housing Consortium, will advocate and fund affordable housing opportunities.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent of the City of Lafayette is to work cooperatively with contractors and sub-recipients in the use of federal funds as best as possible and within reasonable time constraints. Monitoring shall be an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

Initial Review of Project Eligibility

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City of Lafayette. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status is required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.
5. The City of Lafayette program activities for housing generally may include program income to the sub-recipient/contractor. Program Income that cannot be immediately reinvested in the housing programs is returned to the City of Lafayette.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.

2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients are required to file an annual financial audit or review, whichever is applicable, conducted in accordance with current OMB policies. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 85.43 with the right of appeal, as well as termination of a contract/agreement.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Lafayette will use Community Development Block Grant (CDBG) funds as the primary source of funding for projects. As part of the Lafayette Housing Consortium, the City of Lafayette will administer an annual allocation of HOME Investment Partnerships Program funds (HOME).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	601,774	0	200,000	801,774	2,400,000	Funding will be used for the public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.
Other	public - federal	Other	613,236	0	0	613,236	2,450,000	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance. Administrative costs and CHDO operating will also be eligible for HOME funding.

Table 56 - Expected Resources – Priority Table

Consolidated Plan

LAFAYETTE

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Lafayette does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax and private dollars will leverage CDBG funds.

All projects receiving HOME funds will be required to meet the 25 percent MATCH requirement. For every dollar awarded, 25 cents from other funding must be committed to the project prior to the commitment from the City of Lafayette. In some cases, the City may provide banked match to fulfill the match requirement.

Banked match are match dollars the City of Lafayette has already recorded from other projects that help meet the match requirements for the City as a whole. Some projects that may not be able to meet the match requirements of HOME can still move forward as long as the City has met its requirement, having banked match from other projects exceeding the HOME requirement.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. There are 23 agencies that receive financial support from the United Way of Greater Lafayette and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding. All together, the public service agencies will leverage an estimated \$5 million of private and public resources for their programs each year of the Consolidated Plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Lafayette will not utilize publically owned property to address the needs in the plan.

Discussion

The primary activities the City of Lafayette will fund in the next five years are:

- Development of affordable homeownership opportunities
- Improvement of accessibility of public infrastructure
- Prevention of homelessness
- Support social services to extremely low income households
- Home repairs for elderly and low income households

Each of these activities and projects will require resources outside of the HOME and CDBG funding. Most will require local or state funding or private funding for the local United Way. These resources offer competitive grants to programs that meet missions and visions of the granting agency. Each year the City of Lafayette will work with recipients to support their applications to outside agencies for additional funding as the City's allocation has become a small piece of a larger funding plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2015	2019	Non-Housing Community Development	City-Wide	Creation of Suitable Communities	CDBG: \$448,206	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
3	Homeless Services	2015	2019	Homeless	City-Wide	Strong Social Services	CDBG: \$82,214	Public service activities other than Low/Moderate Income Housing Benefit: 1243 Persons Assisted
4	Reduce Poverty through Public Services	2015	2019	Non-Housing Community Development	City-Wide	Strong Social Services	CDBG: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Homeownership Stabilization	2015	2019	Affordable Housing	GREATER DOWNTOWN NEIGHBORHOOD City-Wide	Improve Access to Affordable Housing	CDBG: \$106,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
6	Homeownership Creation	2015	2019	Affordable Housing	GREATER DOWNTOWN NEIGHBORHOOD Faith CDC Area New Chauncey CDC Neighborhood	Improve Access to Affordable Housing	HOME Funds: \$436,253	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Affordable Rental Housing	2015	2019	Affordable Housing Public Housing	Tippecanoe County	Improve Access to Affordable Housing	HOME Funds: \$85,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
8	Clearance and Removal of Unsafe Structures	2015	2019	Non-Housing Community Development	City-Wide	Remove Slum and Blight	CDBG: \$10,000	Buildings Demolished: 1 Buildings
9	Fair Housing and Admin	2015	2019	Admin and Fair Housing	City-Wide	Improve Coordination and Advocate for Fair Housing	CDBG: \$120,354 HOME Funds: \$61,323	Other: 1 Other

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	Create suitable living environments through public facilities and infrastructure improvements. Improvements will benefit 400 people in the next year.
3	Goal Name	Homeless Services
	Goal Description	The City of Lafayette will fund homeless service programs, benefiting 1243 people in fiscal year 2015.
4	Goal Name	Reduce Poverty through Public Services
	Goal Description	The City of Lafayette will support public services that help people living below the poverty line with daily living needs. The City expects to assist 1,000 people in fiscal year 2015.

5	Goal Name	Homeownership Stabilization
	Goal Description	The City of Lafayette will fund repair assistance programs for elderly and disabled homeowners who need assistance with home modifications or emergency repairs. The City expects to assist 40 households.
6	Goal Name	Homeownership Creation
	Goal Description	Create new affordable housing opportunities for 9 homebuyers in the community.
7	Goal Name	Affordable Rental Housing
	Goal Description	This goal is all encompassing of creating affordable rental housing for households living and working in the Lafayette/West Lafayette area. One method to improve affordability is to fund programs supporting elderly, disabled and/or low-income households through Tenant Based Rental Assistance. The City will assist 15 households in the 2015 fiscal year.
8	Goal Name	Clearance and Removal of Unsafe Structures
	Goal Description	Remove 1 unsafe structure that threatens the health and safety of the neighboring households.
9	Goal Name	Fair Housing and Admin
	Goal Description	Administrative funding and furthering fair housing in the community. Funding will cover the administrative costs for the City of Lafayette.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Adhering to the CDBG program's national objectives, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

#	Project Name
1	CDBG ADMIN
2	FAMILY PROMISE SOCIAL SERVICE
3	FOOD FINDERS SOCIAL SERVICE
4	LTHC SOCIAL SERVICE
5	LUM SOCIAL SERVICE
6	WABASH CENTER SOCIAL SERVICE
7	YWCA SOCIAL SERVICE
8	NEIGHBORHOOD INFRASTRUCTURE
9	STREETLIGHTS - PUBLIC FACILITIES
10	CLEARANCE
11	HABITAT CDBG HOUSING
12	TCCA Senior Housing Assistance Repair Program
13	HOUSING INSPECTIONS
14	OOR ADMIN
15	HOME ADMIN
16	FAITH CDC CHDO OPERATING
17	NCH CHDO OPERATING
18	FAITH CDC
19	HABITAT HOMEOWNERSHIP ACTIVITIES
20	NEW CHAUNCEY HOUSING
21	TENANT BASED RENTAL ASSISTANCE

Table 58 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the City of West Lafayette will give priority to activities that:

- Meet a goal of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette or the service area of the Lafayette Housing Consortium
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

AP-38 Project Summary
Project Summary Information

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

LAFAYETTE

1	Project Name	CDBG ADMIN
	Target Area	City-Wide
	Goals Supported	Fair Housing and Admin
	Needs Addressed	Improve Coordination and Advocate for Fair Housing
	Funding	CDBG: \$120,354
	Description	CDBG Admin including salaries, overhead, and other administrative costs. This project is eligible under 24 CFR 570.206 (a).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activity will benefit the City of Lafayette as a community. No beneficiary requirements are applicable to the administrative project.
	Location Description	515 Columbia Lafayette, IN
	Planned Activities	The project will fund administrative costs, including staffing time, coordination of projects and programs, participation on local regional councils, including HPIN and furthering fair housing.
2	Project Name	FAMILY PROMISE SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Reduce Poverty through Public Services
	Needs Addressed	Strong Social Services
	Funding	CDBG: \$8,000
	Description	CDBG funding for social supportive services - Family Promise program. This project is eligible under 24 CFR 570.201 (e) and will have a low/moderate income clientele benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 65 people in fiscal year 2015.
	Location Description	2203 N 19th Lafayette, IN
	Planned Activities	The program will provide supportive services to persons living at or below the poverty level to help give them a ladder or step out of poverty.
3	Project Name	FOOD FINDERS SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Reduce Poverty through Public Services
	Needs Addressed	Strong Social Services

	Funding	CDBG: \$8,000
	Description	CDBG funding for social supportive services - Food Finders mobile pantry food distribution program. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit over 1,000 clients.
	Location Description	City-wide benefit
	Planned Activities	Food finders provides foods to those individuals and households living at or below the poverty level and live with hunger on a daily basis.
4	Project Name	LTHC SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Homeless Services
	Needs Addressed	Strong Social Services
	Funding	CDBG: \$33,214
	Description	CDBG funding for social supportive services - Lafayette Transitional Housing Center homeless services program. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 500 individuals over the next fiscal year.
	Location Description	The program is offered city-wide in Lafayette, IN.
5	Planned Activities	The Lafayette Transitional Housing Center will provide supportive services to those at-risk of homelessness.
	Project Name	LUM SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Homeless Services
	Needs Addressed	Strong Social Services
	Funding	CDBG: \$15,000
	Description	CDBG funding for social supportive services - Lafayette Urban Ministry emergency homeless shelter program. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 550 individuals over the next fiscal year.
	Location Description	Program offerings are citywide in Lafayette, IN.
	Planned Activities	LUM will provide social services to individuals at-risk of homelessness and living at or below the poverty level.
6	Project Name	WABASH CENTER SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Reduce Poverty through Public Services
	Needs Addressed	Strong Social Services
	Funding	CDBG: \$20,000
	Description	CDBG funding for social supportive services - Wabash Center provides case management for the Lafayette Shelter Plus Care program. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 28 individuals over the next fiscal year.
	Location Description	Program offerings are available city-wide in Lafayette, IN.
	Planned Activities	The program will offer supportive services to those a part Center's Shelter Plus Care program.
7	Project Name	YWCA SOCIAL SERVICE
	Target Area	City-Wide
	Goals Supported	Reduce Poverty through Public Services
	Needs Addressed	Strong Social Services
	Funding	CDBG: \$8,000
	Description	CDBG funding for social supportive services - YWCA domestic violence shelter. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 100 individuals in the next fiscal year, enabling them to escape domestic violence environments.
	Location Description	Due to the nature of the program the address is not included.
	Planned Activities	The YWCA will provide emergency shelter and support services to victims of domestic violence, including women and children.
8	Project Name	NEIGHBORHOOD INFRASTRUCTURE

	Target Area	Low Income Census Tracts
	Goals Supported	Public Facilities
	Needs Addressed	Creation of Suitable Communities
	Funding	CDBG: \$448,206
	Description	Neighborhood infrastructure improvements in eligible areas. The project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 1000 individuals.
	Location Description	515 Columbia St Lafayette, IN 47901 - CDBG LMA Neighborhood
	Planned Activities	The project will make infrastructure improvements to sidewalks, curbs and curb cutouts in a low to moderate income neighborhood.
9	Project Name	STREETLIGHTS - PUBLIC FACILITIES
	Target Area	GREATER DOWNTOWN NEIGHBORHOOD Low Income Census Tracts
	Goals Supported	Public Facilities
	Needs Addressed	Creation of Suitable Communities
	Funding	CDBG: \$20,000
	Description	Streetlight installation in eligible areas. This project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 300 individuals.
	Location Description	515 Columbia St Lafayette, IN 47901 - CDBG LMA Neighborhoods
	Planned Activities	The project will go towards improvement and addition of street lighting in low to moderate income neighborhoods.
10	Project Name	CLEARANCE
	Target Area	City-Wide
	Goals Supported	Clearance and Removal of Unsafe Structures
	Needs Addressed	Remove Slum and Blight

	Funding	CDBG: \$10,000
	Description	Demolition of unsafe buildings. This project is eligible under 24 CFR 570.201 (d) and will have a slum blight reduction benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will eliminate 2 unsafe structures or sites.
	Location Description	515 Columbia St Lafayette, IN 47901 - scattered sites in Lafayette
	Planned Activities	The clearance project will go towards securing and eliminating unsafe structures and sites in the City of Lafayette.
	Planned Activities	The clearance project will go towards securing and eliminating unsafe structures and sites in the City of Lafayette.
11	Project Name	HABITAT CDBG HOUSING
	Target Area	City-Wide
	Goals Supported	Homeownership Stabilization
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$50,000
	Description	Habitat for Humanity Home Repair Program. The project is eligible under 24 CFR 570.202 (a) (1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 30 households.
	Location Description	420 S 1st St, Lafayette, IN 47905 is the location for Habitat. Activities will occur at scattered sites across Lafayette, IN.
	Planned Activities	Habitat for Humanity will offer homeowners assistance with minor repairs to their homes.
12	Project Name	TCCA Senior Housing Assistance Repair Program
	Target Area	City-Wide
	Goals Supported	Homeownership Stabilization
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$50,000
	Description	Tippecanoe County Council on Aging, Center at Jenk's Rest, Senior Home Assistance Repair Program (SHARP). The project is eligible under 24 CFR 570.202 (a) (1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 30 low to moderate income homeowners.
	Location Description	The project will offer repair assistance to homeowners throughout the City of Lafayette.
	Planned Activities	SHARP will offer homeowners assistance with minor repair projects such as replacing HVAC systems, accessibility modifications and other minor items.
13	Project Name	HOUSING INSPECTIONS
	Target Area	City-Wide
	Goals Supported	Homeownership Stabilization
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$5,000
	Description	Rental housing inspections. This project is eligible under 24 CFR 570.201 (a) (1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	70 households will benefit from the City's inspections.
	Location Description	This project will be offered at scattered sites across Lafayette, IN.
	Planned Activities	The City will pay for person to inspect its affordable housing rental projects to ensure federal money is investing in properties that are well maintained after completion and through the long term service of the project.
14	Project Name	OOR ADMIN
	Target Area	City-Wide
	Goals Supported	Homeownership Stabilization
	Needs Addressed	Improve Access to Affordable Housing
	Funding	CDBG: \$6,000
	Description	City of Lafayette administrative expenses related to oversight of the Habitat and SHARP owner-occupied repair programs. This project is eligible under 24 CFR 570.201 (a) (1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will go to benefit 50 households.
	Location Description	The project will work at scattered sites across the City of Lafayette.
	Planned Activities	The City will pay for a person to inspect all homes repaired through the owner occupied repair programs funded with CDBG dollars.
15	Project Name	HOME ADMIN
	Target Area	Tippecanoe County
	Goals Supported	Fair Housing and Admin
	Needs Addressed	Improve Coordination and Advocate for Fair Housing
	Funding	HOME Funds: \$61,323
	Description	HOME administrative costs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The City of Lafayette will utilize this project to fund administrative costs associated with the implementation of HOME program. Futhering fair housing initiatives and affirmatively marketing projects are also associated with this project. This project does not require any beneficiary activity numbers.
	Location Description	515 Columbia lafayette, IN
	Planned Activities	The City of Lafayette will utilize this project to fund administrative costs associated with the implementation of HOME program. Futhering fair housing initiatives and affirmatively marketing projects are also associated with this project.
16	Project Name	FAITH CDC CHDO OPERATING
	Target Area	Faith CDC Area
	Goals Supported	Homeownership Creation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$15,000
	Description	Faith CDC CHDO Operating Funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit one organization through CHDO operating funding.

	Location Description	5572 Mercy Way Lafayette, IN 47905
	Planned Activities	CHDO operating funds cover staffing costs with the development of affordable housing and homeownership opportunities.
17	Project Name	NCH CHDO OPERATING
	Target Area	New Chauncey CDC Neighborhood
	Goals Supported	Homeownership Stabilization
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$15,661
	Description	New Chauncey Housing CHDO Operating Funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will fund staffing salaries associated with housing development, including creating new affordable homeownership opportunities. The funding will benefit one organization.
	Location Description	933 Robinson St, West Lafayette, IN 47906
	Planned Activities	The project will fund staffing salaries associated with housing development, including creating new affordable homeownership opportunities.
18	Project Name	FAITH CDC
	Target Area	Faith CDC Area
	Goals Supported	Homeownership Creation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$145,418
	Description	Faith CDC - Acquisition, rehab and direct homebuyer assistance to increase homeownership for low/mod income households. This will be funded from the CHDO reserve fund.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The program will create 2 new homeownership opportunities.
	Location Description	5572 Mercy Way Lafayette, IN 47905
	Planned Activities	Acquisition, rehab and direct homebuyer assistance to increase homeownership for low/mod income households.
19	Project Name	HABITAT HOMEOWNERSHIP ACTIVITIES
	Target Area	City-Wide
	Goals Supported	Homeownership Creation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$145,417

	Description	Habitat for Humanity construction of energy efficient homes for homeownership.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Habitat for Humanity will create 4 units of energy efficient homes for homeownership.
	Location Description	420 S 1st St, Lafayette, IN 47905
	Planned Activities	Habitat for Humanity will create 4 units of energy efficient homes for homeownership. Homeownership involves the use of volunteer labor and sweat equity to create a home for partner families.
20	Project Name	NEW CHAUNCEY HOUSING
	Target Area	New Chauncey CDC Neighborhood
	Goals Supported	Homeownership Creation
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$145,418
	Description	Acquisition, rehab and direct homebuyer assistance to increase and preserve homeowner occupancy in New Chauncey Neighborhood, West Lafayette. This project will be funded from the CHDO reserve fund.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Create 2 units of affordable homeownership opportunities for first time homebuyers near Purdue University in West Lafayette.
	Location Description	933 Robinson St, West Lafayette, IN 47906
21	Planned Activities	Acquisition, rehab and direct homebuyer assistance to increase and preserve homeowner occupancy in New Chauncey Neighborhood, West Lafayette.
	Project Name	TENANT BASED RENTAL ASSISTANCE
	Target Area	Tippecanoe County
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Improve Access to Affordable Housing
	Funding	HOME Funds: \$85,000
	Description	Lafayette Housing Authority Tenant Based Rental Assistance program.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 15 households with rental assistance.
	Location Description	Tenant Based Rental Assistance Vouchers can be used by households at any rental unit within the City of Lafayette.
	Planned Activities	Lafayette Housing Authority Tenant Based Rental Assistance program.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Lafayette will focus in three different areas:

- The previous Neighborhood Revitalization Strategy Area, including census tracts 4-3, 4-4, 6-1 and 9-1. The area is along the riverfront and encompasses the downtown area.
- The Faith CDC Target Area. The area is Northeast of downtown and will be a focus area, but not an NRSA.
- New Chauncey Neighborhood – this area is located in West Lafayette, but a target area of the Lafayette Housing Consortium near Purdue University where a high rate of housing cost burden and Asian populations live. This area will not be an NRSA.

The City of Lafayette has also listed three other geographic areas, City-wide, Low Income Census Tracts and Tippecanoe County. All three of these areas are listed to enable the City to complete its Consolidated Plan. All projects must be directed to a geographic area, however, the nature of projects may be regional or City wide. These area enable those projects to meet a geographic area as required by the Consolidated Plan, but remain flexible to serve low income households regardless of where they live.

Geographic Distribution

Target Area	Percentage of Funds
GREATER DOWNTOWN NEIGHBORHOOD	0

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Each of these areas has a higher level of distress. A full description of these areas and the challenges they face are included in the Strategic Plan of this document.

Discussion

By targeting these areas with CDBG and HOME funded projects, the City of Lafayette and the Lafayette Housing Consortium hope to address the people living in the community with the most needs. The attachment shows the needs in each of the communities that coincide with the map of the areas.

Projects and programs that went to citywide service agencies were also not counted as part of the NRSA. Since those projects can assist people inside and outside of the NRSA areas, it is difficult to predict how the target areas will be affected. The City of Lafayette will work with these citywide agencies to track the clients served in the geographic target areas to predict how many more people are served in the target areas but are not counted in the current Action Plan.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City Lafayette will utilize CDBG and HOME funding to support public services and create affordable housing to help persons at-risk of homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	1,243
Non-Homeless	1,000
Special-Needs	0
Total	2,243

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	4
Rehab of Existing Units	62
Acquisition of Existing Units	0
Total	81

Table 61 - One Year Goals for Affordable Housing by Support Type

Discussion

The primary strategy in 2015 to 2019 for the City of Lafayette will be to reduce the housing cost burden for homeowners wanting to live closer to work and creating suitable living environments for those households. In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet goals of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve eligible areas within Lafayette or the service area of the Lafayette Housing Consortium
- Are eligible projects or programs under HUD rules
- Create visual impacts in the neighborhoods, particularly if an infrastructure project

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Lafayette Housing Authority (LHA) is the public housing agency for Tippecanoe County. It does not manage public housing units as its neighboring housing agencies in Anderson and Indianapolis. The Lafayette Housing Authority only offers Section 8 vouchers to the low-income households.

The Section 8 program, or Housing Choice Voucher, program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The following charts outline the beneficiaries of this program.

The LHA also offers the HUD VASH program. The program allows veterans to receive a housing voucher and ongoing case management through the VA. The program pays a portion of rent each month directly to landlords and VA case managers stand ready to help the veterans and landlord with any issues that may arise that could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises. The Lafayette Housing Authority currently has 13 vouchers to give out to veterans living in Lafayette. At the time of the publication, nine VASH vouchers had already been claimed.

Actions planned during the next year to address the needs to public housing

The LHA's basic strategy remains the same as in the past, good management and efficient use of resources. The LHA will continue to watch the lease up rate closely and to monitor the PUC, the payment standards and the utility allowances in a manner so that the maximum number of households can be served at a reasonable level. If the payment standards are too high, the subsidy is too deep resulting in fewer households able to be assisted. If the payment standard is too low, then participants cannot locate adequate housing. The following goals have been outlined by LHA:

PHA Goal: Expand the supply of assisted vouchers

During the last five year period, there have not been any fair share vouchers for which to apply. Therefore the LHA could not expand via fair share vouchers. In July 2014, LHA was invited to apply for 10 VASH vouchers and in October 2014, LHA received another invitation to apply for 3. LHA has been awarded the initial 10 VASH vouchers.

PHA Goal: Improve the quality of assisted housing

On October 30, 2001 the LHA received its first SEMAP rating. The LHA was rated a high performer. The LHA has been rated as a high performer ever since. The LHA has exceeded its

goal and is maintaining. LHA reviewed and revised our local HQS standards in 2011. The revisions have provided a higher quality and more consistent enforcement of HQS. There visions are a cross between HUD minimum HQS and the local city code.

PHA Goal: Provide an improved living environment

LHA purchased a couple of videos focusing on living environment. The first video is entitled “Housekeeping Basics”. The purpose of this video is to provide helpful hints and suggestions on how to maintain a rental unit. The second video is entitled “How to be a Good Renter”. The purpose of this video is to provide suggestions on improving relationships between the renter and the landlord and also between the renter and a neighbor. Both of these videos are shown at the Family Briefing Session.

PHA Goal: Promote self-sufficiency and asset development of assisted households

LHA refers clients to a self-sufficiency program run through the local Area IV office. The program is called Transitions; this program provides case management to assist clients in overcoming barriers to self-sufficiency. Barriers such as education, job-training, childcare, substance abuse, stress, transportation issues, parenting issues and mental health issues are all areas of focus.

PHA Goal: Ensure equal opportunity and affirmatively further fair housing

The LHA works closely with the social service agencies in our community to ensure access for disabled households. The Executive Director speaks before groups upon request to discuss the options for housing in our community and issues pertaining to fair housing and affordable housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Lafayette Housing Authority does not manage housing units and only administers a voucher program. The voucher program is a basic rental assistance program. Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow households to access housing that would not be affordable to them. The household pays 30 percent of their gross monthly income and the voucher pays the remainder of the rent owed to the landlord.

While LHA does not have any programs that involve public housing residents, it does encourage residents to set goals for self-sufficiency. LHA refers clients to a self-sufficiency program run through the local Area IV office. The program is called Transitions; this program provides case management to assist clients in overcoming barriers to self-sufficiency. Barriers such as education, job-training, childcare, substance abuse, stress, transportation issues, parenting issues and mental health issues are all areas of focus.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Lafayette Housing Authority does not have a troubled status.

Discussion

The LHA was able to reopen the waiting list for Section 8 assistance. In an effort to address the needs of the community, local preferences were adopted which include: disability, veterans, residency, and a transitions preference (for applicants that are transitioning from a temporary housing program for which supportive services were available to identify and eliminate barriers to homelessness.)

The Lafayette Housing Authority currently has more than 400 persons on their waiting list for Section 8 vouchers. When cost of living adjustments in the same five-year period are taken into consideration, the HAP funding has decreased at the same time that the need has exploded. The City of Lafayette and the Lafayette Housing Authority will work together to establish more project based vouchers in the community to increase the affordability of housing in the community. Project based vouchers work much the same way a traditional housing voucher, only the voucher is connected to the housing unit, rather than following the household. The voucher enable the landlord to collect a full rent price while the household only pays 30 percent of their gross monthly income towards the rent. The voucher covers the remaining difference. The Lafayette Housing Authority oversees 48 project based vouchers and intends to solicit 11 more in the next year to increase affordability of the local rental housing market.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana.

This group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

A new tool for Greater Lafayette is the PATH Street Outreach Team from Wabash Valley Alliance, which began work in October 2014. In a unique partnership with Purdue University, PATH workers work alongside Purdue students to identify persons and serve persons that are homeless. Teams of students complete three shifts each week of homeless outreach, walking defined routes near downtown and other places where potential persons could be found. On Saturdays, focused outreach is conducted in wooded and more remote areas. The role of the student is to conduct low-level engagement, providing water, snacks, outreach materials and other basic need items to persons that they meet. Concurrent with those encounters, the team will conduct passive data gathering to be reported to the PATH worker at the end of their shift. Using the information gathered on the street, the PATH worker is able to identify persons that are likely to be chronically homeless in order to conduct more intensive engagement.

Approximately 25 students are trained and volunteer each semester. Targeted outreach events are also initiated, such as a hot chocolate giveaway in January leading up to the Point in Time count, and assisting with serving meals at the MHA day shelter. PATH workers are trained to assist in directing and shepherding participants to local service providers.

Assessments are currently done using HMIS data and surveys by PATH. As Lafayette transitions to a single point of entry, a vulnerability and needs assessment tool will be employed to identify the most appropriate intervention as well as determine other needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lafayette Transitional Housing Center is in the planning and early rollout stages of a new Engagement Center strategy that coincides with our coordinated intake system. Expanded hours of operations, including weekends, will begin in 2015. The organization is currently working with community partners and IHCD on creating a new facility for engagement that would include permanent supportive housing and other amenities. The coordinated system would actually place qualified persons in the respective program as beds are available, using a vulnerability and needs assessment tool.

Increasingly, Lafayette is using rental assistance tools to keep persons housed or to rapidly rehouse them in the community. Transitional housing programs are converting to permanent supportive housing programs using a housing first, harm reduction philosophy.

The YWCA Domestic Violence Prevention and Intervention program is undergoing an expansion of their facility which will provide room for 6 more beds and should be completed in 2016.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Several efforts are underway to transition persons from shelter to permanent housing more quickly. The Rapid Rehousing Program has shown great success in moving families from shelter, many times in less than 14 days. SSVF has also been used for homeless vets to the same effect. A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10 month time period.

Considerable effort has been placed into collaborating for ancillary housing services, such as furniture banking and creating coordinated financial assistance to remove housing barriers. These areas have had some victories and setbacks over the last 3 years, but they remain a priority area in the Solutions Beyond Shelter Plan. Currently the City of Lafayette stores furniture that all agencies can draw from, and a low-cost salvage operator in town provides furniture for many families. In terms of financial assistance, however, those in need must continue to contact 3-5 different agencies to cobble together enough for utility deposits or back rent.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Institutional reentry continues to be a challenge in the community. Wabash Valley Alliance operates a small “hybrid house” transitional program for persons exiting the state mental health hospital. Several judges and attorneys are working to craft justice and reentry programs for veterans. PATH is also starting a jail reentry program for persons that are homeless before incarceration.

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

Discussion

The City of Lafayette can and will use up to 15 percent of its CDBG allocation towards public services that serve individuals and households with very low incomes. These services include food bank/pantries, domestic violence shelters, and homeless shelters. The dollars are the City’s way of supporting the initiatives and missions of these organizations to stabilize and improve the lives of the most needy in the community. The City will allocate just over \$90,000 towards these activities in 2015 to address the needs of homeless and those at risk of homelessness.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and building are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as large lot size requirements in all zoning districts or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- Demand for student housing continues to push housing costs higher
- Overregulation with different funding sources makes it challenging for some developers to work on small-scale projects.
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The lack of transportation where creation of affordable housing development is a financial challenge for the elderly community

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Through consultations, one of the largest regulatory barrier to affordable housing development is the 2013 HOME regulation that sets an maximum after renovation value for housing with HOME funding used as a development subsidy. HUD has issued new HOME Homeownership Value Limits ("95% limits") for 2013 that are effective August 23, 2013. In 24 CFR 92.254(a)(2)(iii) of the Final Rule published on July 24, 2013, HUD established new homeownership value limits for the HOME PJs. New limits were set for projects with commitments after April 13, 2015. The value set by HUD varies by the number of bedrooms to the home, but the Median Unadjusted Value set by HUD in April 2015 was \$139,000. While the median value in Lafayette is \$102,200, well below the HUD designated limit, the median home value in West Lafayette is considerably higher, \$174,500. This makes developing affordable homeowners in West Lafayette challenging when the purchase of a home before renovation is higher than the

maximum permitted after rehab sales price.

It is important to note that the community of Lafayette and West Lafayette is not alone in facing this challenge. Many other cities and affordable housing developers in Indiana are facing this challenge and must come up with new ways to follow the new regulations and preserve affordable housing in their communities.

Discussion

Traditional redevelopment has been led by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of City government to be “cheerleaders” for affordable housing
- Feed positive stories to media outlets to counter negative stories oriented from the urban core

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Lafayette will spend its 2015 CDBG allocation to create livable communities by investing in infrastructure, ADA improvements, public services, increasing affordability of rental housing, creating new homeownership opportunities and helping homeowners with repairs. Creating a livable community for all residents and serving as an advocate for the most vulnerable is important to the success of the community as a whole.

Actions planned to address obstacles to meeting underserved needs

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet a goal of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette or the service area of the Lafayette Housing Consortium
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project

A priority population for CDBG-funded services is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of Lafayette will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.

Actions planned to foster and maintain affordable housing

The primary strategy in 2015 to 2019 for the City of Lafayette will be to reduce the housing cost burden for homeowners wanting to live closer to work and creating suitable living environments for those households.

Additional Strategies with non-financial support:

1. Support affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income.
2. Support public and private partnerships to develop affordable housing.

3. Support affordable housing development that targets single parent households, two parent families and seniors.
4. Support affordable, senior housing development.
5. Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.

Actions planned to reduce lead-based paint hazards

The City of Lafayette will use CDBG funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. Housing renovation funded with HOME funds will also be required to follow the same regulatory requirements. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing.

Actions planned to reduce the number of poverty-level families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the City of Lafayette's commitment to tackling poverty. The City, in partnership with the City of West Lafayette, and the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to potentially be supported over the next five years include:
- Youth services
- Healthcare
- Food banks
- Transportation for elderly and disabled
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.
- Support the use of Section 3 contractors

Actions planned to develop institutional structure

Through administrative efforts and partnerships in the community, including the Lafayette Housing Consortium, the City of Lafayette will work to increase coordination across the area, with the intended outcome of improving services for low-income households. The Homelessness Prevention and Intervention Network can provide an outlet for this coordination and capacity building.

Actions planned to enhance coordination between public and private housing and social service agencies

The Homelessness Prevention and Intervention Network and the United Way of Greater Lafayette are the primary ways to connect all service providers throughout Tippecanoe County. Both groups will continue its efforts to build capacity and coordinate service provisions across

the county in the coming year.

Discussion

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, the City of Lafayette certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The City is committed to ensuring fair housing choice for all residents within its jurisdiction. The City of Lafayette, in partnership with the City of West Lafayette, published an Analysis of Fair Housing in May 2015 and will run through fiscal year 2019.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as large lot size requirements in all zoning districts or appearance of housing and its design. The study has found that the following impediments to fair housing choice exist within Tippecanoe County:

1. Lack of local capacity and coordination.
2. Lack of public awareness
3. Disparate treatment in the rental market.

The City of Lafayette, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The City of Lafayette receives two different entitlement grants from HUD, the Community Development Block Grant (\$600,000 per year) and the HOME Investment Partnerships Program Grant (\$600,000 per year). These grants are known as CDBG and HOME, respectively. This section refers to program specific requirements that HUD requires all cities receiving CDBG and HOME to report.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

Discussion

Please see discussion above.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

For fiscal year 2015, the Tenant Based Rental Program (TBRA) will be run through the Lafayette Housing Authority. As such, the policies set by the Lafayette Housing Authority will be the guidance for use of HOME funds in the TBRA program.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

It is the policy of the Lafayette Housing Consortium to maintain long-term affordable housing through investments of federal funds. In accordance with the HOME regulations, this policy is enforced either by recapturing HOME funds to assist other buyers and/or properties (Recapture Option), or by restricting the sale of HOME-assisted properties to other low-income (household income less than 80% Area Median Income) buyers (Resale Option). The type and amount of HOME subsidy invested in the property determines the option and the minimum length of the affordability period applied to a property. The requirements of each option are specifically described in the legal documents for each loan. At the end of the period of affordability, the HOME subsidy is forgiven and the property is no longer subject to HOME Program restrictions. As a general practice, when both direct and indirect subsidies are invested in a property, the Recapture Option is utilized.

This policy provides an incentive for long-term ownership and encourages neighborhood stability by reducing the HOME investment after five years. Over time, the homeowner's equity increases as first mortgage principal payments increase and the HOME investment is reduced. The homeowner's percentage of net proceeds is increased by capital improvements made to the property, thus protecting their investment and providing an incentive to maintain and improve the property.

Housing assisted by the Lafayette Housing Consortium must meet the affordability requirements in accordance with 24 CFR 92.252(e) for rental housing or 92.254(4) for homeowner housing throughout the entire affordability period as described in the tables below. The affordability period begins after project completion. Project completion is defined as the date that all necessary title transfer requirements and construction work have been performed; the rehabilitation completed complies with the requirements of 24 CFR 92 and stricter of the local rehabilitation standards or the Indiana State Building Code; the final drawdown has been disbursed for the project; and the project completion information has been entered in the disbursement and information system established by HUD. The Consortium considers the date

final completion information is entered into IDIS as the start date for the project affordability period.

Amount of HOME Subsidy Per Unit	Affordability Period
Under \$15,000	5 Years
\$15,000 - \$40,000	10 Years
Over \$40,000	15 Years
Rental Tax Credit Combination Deals	Term of Rental Housing Tax Credits Compliance/Extended Use Period

In the event of a homeowner's default of HOME requirements during the affordability period due to death, life-threatening illness, or other extraordinary circumstance, the Consortium may allow assumption of the affordability requirements by an income-eligible family member on a case-by-case basis.

This policy may be amended from time to time to reflect changes in programs and local market conditions.

RECAPTURE OF HOME FUNDS

The Recapture Option is used when the homebuyer receives a direct subsidy for the purchase of the home, such as down payment or closing cost assistance, or when the unit is purchased at a price below the fair market value. Under this option, the minimum period of affordability is based only on the amount of the direct subsidy.

The homeowner is at liberty to sell to any buyer, at any price the market will bear, but also must repay the direct HOME subsidy received when the unit was originally purchased, which will be reduced on a pro-rata basis beginning year six of the affordability period. Prior to year six, the entire amount of the direct HOME subsidy is due upon closing. In the event the sale proceeds are insufficient to repay the entire HOME subsidy due, the Lafayette Housing Consortium will share the net proceeds with the homeowner.

Net proceeds of a sale are the sales price minus the repayment of any non-HOME loan balance and seller's closing costs. The amount of HOME funds recaptured is determined by the percentage of Net proceeds proportionally based on the ratio of the HOME assistance to the sum of the homeowner's investment (down payment, loan principal payments and documented capital improvements) plus the HOME assistance as follows:

HOME Assistance							
HOME Assistance	+	X	Net Proceeds	=	HOME Amount	Recapture	
(Homeowner Investment)							

Once the HOME funds are repaid, the property is no longer subject to the HOME Program restrictions and the HOME liens placed on the property will be released.

At time of sale, if the property increases in value, the HOME investment is repaid and used to fund new eligible projects. If the property fails to appreciate by an amount sufficient to repay both the homeowner's investment and the HOME subsidy, the amount to be recaptured is proportionately reduced. If the net proceeds are less than or equal to zero, the amount to be recaptured will be zero and no additional assistance will be provided to the homeowner. The homeowner is encouraged to maintain the property in a manner that will sustain the original fair market value.

In the event of foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD, and there are insufficient net proceeds to repay the HOME investment – the affordability period is terminated and the property is no longer be subject to HOME program restrictions.

RESALE OF PROPERTY

The Resale Option is used when only development subsidies such as site acquisition, rehabilitation, or construction financing are provided to the developer and no direct subsidy is provided to the homebuyer and the unit is sold at the fair market value. The Resale Option ensures that the home remains affordable over the entire period of affordability, even in the event of subsequent sales. Under this option the minimum period of affordability is based on the entire amount of HOME funds invested in the property and the affordability is secured with a recorded covenant or deed restriction. The developer (or City, if lien holder) may use purchase options, rights of first refusal or other preemptive rights to purchase the property before foreclosure to preserve affordability.

Unless the Consortium has established a presumption of affordability for the property's neighborhood in accordance with the specialized procedures per the HOME Final Rule at 24 CFR 92.254(a)(5)(i)(B), the homeowner is required to sell the property to an eligible low-income buyer at an affordable price.

The sale must meet three criteria:

- 1) The new buyer must be low-income and occupy the home as their principal residence for the remainder of the original affordability period.
- 2) The sales price must be affordable to a reasonable range of low-income homebuyers (PITI not to exceed 30% of gross income).
- 3) The original buyer must receive a fair return on their investment, which includes down payment, loan principal payments, and documented capital improvements.

Community-wide appreciation of property values will be considered when calculating fair return. The percentage of appreciation over the years the property was owned, as determined

by sales price data provided by the Lafayette Regional Association of Realtors, or its successors, will be used to allow the property owner the same appreciation rate as the rest of the community.

The selling price is determined by adding the non-HOME debt balance, seller's closing costs and fair return. If the selling price of the home is not affordable to low-income families, the Consortium may choose to provide additional direct subsidy to the new buyer to meet the affordability requirements. In this case, a new affordability period based on the direct subsidy amount is applied to the property, but the total (original + new) HOME funds invested in the property may not exceed the regulatory limit on HOME assistance per unit. The additional funding must be through an existing homebuyer program and the new buyer must complete an approved homebuyer education course.

Calculation to Determine Fair Return:


The Lafayette Regional Association of Realtors maintains average sales prices within Tippecanoe County. The Consortium maintains a chart of the average sales price for the calendar years since 1995. Homeowner activities prior to 1995 have met the required period of affordability and are not subject to resale restrictions at this time. The appreciation (or depreciation) rate is determined by computing the percent of change from the year of purchase to the year of sale. The homeowner investment is increased or decreased according to the percent of change.

Average Sales Price Year of Sale – Average Sales Price Year of Purchase	=	Percent of Change
Average Sales Price Year of Purchase		

100	+	Percent	X	Homeowner Investment	=	Fair Return
(-)	of	Change		(Down Payment, Principal Payments, Capital Improvements)		

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

See above policies.



Public Meeting Notes/Comments

March 6, 2015

Both Meeting Times (11 am and 1:30 pm)

Participants broke up in groups of 3-4 people. A large paper with a question was provided to each group. There were a total of 10 questions/10 papers. Each group was provided 2-3 minutes to discuss and answer the question and then passed it onto the next group. Results are below:

Question #1: What needs are being met in neighboring communities that are not met in yours?

- Mental health services (2)
- Senior housing (2)
- Subsidized housing is hard to find in West Lafayette
- Addressing gangs and meth houses
- Housing for the disabled is hard to find in Lafayette
- Low income housing
- Substance abuse services
- Transportation (2)
- Funding for affordable housing development
- Trash cans with attached lids
- Affordable youth activities (2)
- Before and after school care
- Rental code enforcement – not occurring in Lafayette

Question #2: What type of housing does Lafayette & West Lafayette have in excess?

- In Lafayette –
 - Rehabilitations of existing housing
 - Too many HOME regulations
 - Too many “borderline” houses
- Old houses that are too big, with code issues or too difficult to re-use
- Small houses that are obsolete and not quality buildings
- Too many rental houses (3)
- Renovated properties (2)
- Overpriced, slum housing

Question #3: Are there any needs you find yourself addressing more in the winter?
In summer?

- Winter –
 - Overnight shelter (3)
 - Utility assistance (2)
 - Winter clothing (2)
 - Access for the elderly
 - Food insecurity/pantries

Question #3: Are there any needs you find yourself addressing more in the winter?
In summer? (cont.)

- Summer-
 - West Lafayette is quieter with no or little student population
 - Renovation of housing is busy
 - Food insecurity for school children (4)
 - Homeless shelter for families
 - Youth activities

Question #4: What services do the disabled residents in your community request or require the most?

- Accessible sidewalks
- Public transportation (3)
- Finding ADA units that are not part of a nursing home or assisted living (2)
- Affordable home repair programs/modification programs (5)
- Wheelchair ramps
- Snow shoveling/clear sidewalks in winter (2)
- Direct care support (2)
- Affordable food
- Mental health care
- Employment (2)

Question #5: What underserved needs do you see in your community?

- Owner occupied repair programs
- Public transportation (2)
- Services for the elderly
 - Transportation
 - Home modifications
- Affordable rental housing (2)
- Credit counseling services and financial literacy (3)
- Addressing pockets of disinvestment
- Redevelopment funding
- Childcare
- Food
- ADA accessible housing (2)
- Mental health services (2)
- Services for the homeless
- Services for the working poor (2)
- Shelters for families
- Substance abuse services

Question #6: How do you see housing characteristics changing to meet the needs of the growing senior population?

- Aging in place standards – bathing, trip hazards, universal home design (2)
- Incentives for universal housing design
- Shared senior housing
- ADA compliant housing (3)
- Need more affordable housing in Lafayette (2)
- Single story housing
- More food needs
- Supportive housing
- Mental health services
- Utilize the AMP program by the Federal Home Loan Bank of Indianapolis for home modifications
- Supportive services

Question #7: What activities should the Cities fund to create more livable communities?

- Remove abandoned block factory
- ADA compliance
- Trails and parks (2)
- Affordable childcare
- Accessible/affordable healthcare
- Transportation to employment (2)
- Mental health services for families and children (2)
- Case management for families and children
- Free community events for elderly and disabled
- Affordable housing development (3)
- Partner with non-profit organizations rather than run programs in-house (2)
- Reduce blight (2)
- Support neighborhood associations
- Community centers
- Community policing

Question #8: Who is being shut out of housing in your community?

- Households earning incomes just over the federal income guidelines (2)
- Sex offenders
- Ex-offenders/re-entry
- Extremely low income households (4)
- Disabled individuals (2)
- Mentally ill individuals (3)
- Working poor (2)
- Individuals with high debt to income ratio

Question #9: Where do you find yourself referring families and/or individuals the most?

- Credit repair counseling (2)
- Financial education classes
- Call 211
- Low Income Housing Tax Credit developers/property managers
- Transitional housing (2)
- Township trustee
- Salvation Army (3)
- Wabash Center (2)
- Food Finders
- Habitat for Humanity
- Lafayette Housing Authority
- Area 4 Agency (2)
- Lafayette Urban Ministry (2)
- YWCA – Domestic Violence Shelter

Question #10: Many of the communities in the area are known for their parks. Is there any thing missing from the current park system?

- Outside exercise equipment
- Trail markers/mile markers
- Indoor recreation facility, including pool (3)
- Urban gardens
- More parks, the current are too crowded
- More accessible parking
- Shut down in winter
- Park for seniors or the disabled

**CITY OF LAFAYETTE /WEST LAFAYETTE /
LAFAYETTE HOUSING CONSORTIUM
SUMMARY OF CONSOLIDATED COMMUNITY
DEVELOPMENT PLAN**

FOR 2015 - 2019 AND ONE YEAR ACTION PLAN FOR 2015

Residents, neighborhood groups, social service agencies, members of the business community and interested citizens are invited to participate in the development of the Lafayette and West Lafayette Consolidated Plan for years 2015-2019, and the 2015-2016 Lafayette and West Lafayette Community Development Action Plan. As part of these plans, the cities will also complete an Analysis of Impediments to Fair Housing including strategies/ways the cities will overcome barriers to fair housing choice in the community.

The U.S. Department of Housing and Urban Development has consolidated the planning, application, and reporting requirements for the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), Housing Opportunities for People with AIDS (HOPWA) and the Emergency Shelter Grants (ESG). The Cities of Lafayette and West Lafayette receive CDBG funds each year. The Lafayette Housing Consortium, which is made up of Lafayette, West Lafayette, the Town of Battle Ground and the unincorporated areas of Tippecanoe County, receives yearly allocations of HOME funds. All applications for State ESG and HOPWA must be consistent with this consolidated plan. The statutes for these grant programs set forth three basic goals: provide decent housing, provide a suitable living environment and expand economic opportunities.

Lafayette Housing Consortium HOME funding and Lafayette and West Lafayette CDBG funding will be directed to programs and projects that meet the following criteria:

- Meet a goal of the 2015-2019 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Tippecanoe County or the cities of Lafayette and West Lafayette, depending on the grant used
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefit persons at-risk of homelessness or who are homeless
- Benefit a special needs population
- Serve a low to moderate income census tract

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that meet only few or none of the above criteria.

**LAFAYETTE HOUSING CONSORTIUM
ONE YEAR CONSORTIUM ACTION PLAN FOR 2015: \$613,236**

HOME funds will be received in PY 2015. Any program income will revolve back into the activity from which it came.

HOMEOWNERSHIP ACTIVITIES	\$436,253
Faith CDC: Acquisition, rehab, & direct owner assistance	\$145,418
New Chauncey Hsg: Acquisition, rehab, & direct owner assistance	\$145,418
Habitat for Humanity New Construction, & direct owner assistance	\$145,417
RENTAL ACTIVITIES	\$85,000

Lafayette Housing Authority	\$85,000
Tenant Based Rental Assistance	\$85,000
CHDO ORGANIZATIONAL SUPPORT	\$30,661

General operating costs for Community Housing Development Organizations that carry out HOME-assisted projects.

Faith Community Development Corporation	\$15,000
New Chauncey Housing CHDO Operating funds	\$15,661
ADMINISTRATION	\$61,323

General administration and oversight of the HOME program, primarily by the lead agency, and Fair Housing activities.

CITY OF LAFAYETTE CDBG

LAFAYETTE ACTION PLAN FOR 2015: \$601,774 CDBG will be received in PY 2015. In addition, \$200,000 in prior year CDBG funds will be included, making the total CDBG funds available \$801,774 for the PY 2015 Action Plan. Any program income will revolve back into the activity from which it came. Activities include:

PUBLIC FACILITY IMPROVEMENTS \$468,206

The City will fund community facility, infrastructure, and neighborhood improvements including sidewalk reconstruction, curb and ramp installation, drainage improvements, neighborhood recreation and handicap accessibility improvements.

CDBG Neighborhood Sidewalk/Curb Replacement	\$448,206
CDBG Neighborhood Streetlights	\$20,000
CLEARANCE/REMOVAL OF UNSAFE BUILDINGS	\$10,000

The City of Lafayette will utilize funding to demolish and remove abandoned and deteriorated unsafe structures

HOUSING \$111,000

Tippecanoe County Council on Aging will receive funding to continue the SHARP program which enables elderly and disabled residents to remain in their homes

SOCIAL SERVICES \$92,214

Family Promise - emergency homeless shelter for families	\$8,000
Food Finders Food Bank - food distribution to nonprofit agencies	\$8,000
Lafayette Urban Ministry - night shelter for the homeless	\$15,000
Lafayette Transitional Housing Center - homeless services	\$33,214
YWCA DVIPP - emergency shelter for victims of domestic violence	\$8,000
Wabash Center - homeless supportive services	\$20,000
ADMINISTRATION AND PLANNING	\$120,354

General CDBG Administration
To administer the program, these funds will support: salaries, supplies, and other necessary planning expenses.

CITY OF WEST LAFAYETTE CDBG

WEST LAFAYETTE ACTION PLAN FOR 2015: \$307,715 in CDBG will be received in PY2015. Any program income will revolve back into the activity from which it came. Activities include:

PUBLIC SERVICE AGENCIES (15% Cap of Total Grant Amount) \$46,157

YWCA Domestic Violence Intervention & Prevention	\$10,000
Lafayette Transitional Housing Center - Homeless Services Program	\$8,000
Lafayette Transitional Housing Center - Family & Singles Supportive Housing Program	\$9,857
The Center @ Jenks Rest - Home Repair Program	\$3,500
Lafayette Urban Ministry - Emergency Homeless Shelter	\$6,800
Family Services, Inc. - Reliance Homecare	\$3,000
Food Finders Food Bank - Food Distribution to Local Agencies	\$5,000
HOUSING, PROJECTS AND ADMINISTRATIVE	\$261,558

New Chauncey Housing - Housing Programs	\$65,000
City Engineer - Sidewalk/Curb Replacement & Curb Ramp Installation	\$136,558
West Lafayette Tree Friends - Target Area Tree Plantings	\$5,000
West Lafayette Parks Department - ADA Compliance	\$25,000
Department of Development - General Program Administration of CDBG Program	\$30,000

Awards for these projects are subject to change from the public comment period and approval by the city councils of the cities of West Lafayette and Lafayette.

The Lafayette City Council and West Lafayette City Council will take final action on the plan at their respective meetings on June 1, 2015. All program activity will begin as of July 1, 2015.

The draft plans including the Analysis of Impediments to Fair Housing will be available on the Lafayette city website www.lafayette.in.gov and West Lafayette city website www.westlafayette.in.gov and hard copies will be available at the following locations for a thirty-day period beginning April 13, 2015: Lafayette Community Development Department; West Lafayette Department of Development; Tippecanoe County Public Main Library (downtown Lafayette); Hanna Community Center, Community and Family Resource Center (CFRC) Southside Center and the Area Plan Commission, Tippecanoe County Office Building.

Citizens are encouraged to review the draft plans and submit comments to the Lafayette Community Development Department, 20 North 6th St., Lafayette, IN 47901, or the West Lafayette Department of Development, 222 N. Chauncey Ave., West Lafayette, IN 47906, by May 12, 2015.

Further information about these plans is available from Aimee Jacobsen, Lafayette Community Development Department, 515 Columbia Street, Lafayette, Indiana, 47901, 765-807-1090, ajacobsen@lafayette.in.gov and Dale Dixon, West Lafayette Department of Development, 222 N. Chauncey Ave., West Lafayette, IN 47906, 765-775-5160, ddixon@westlafayette.in.gov.

The Cities of Lafayette and West Lafayette do not discriminate on the basis of race, color, national origin, sex, age, religion, familial status or disability, and provides, upon request, reasonable accommodation to afford an individual with a disability an equal opportunity to participate in all services, programs and activities.

JC-0000240870

Run Date: April 10, 2015

Faith Community Development Board Meeting
May 17, 2015
I. Prayer- Doug
II. Signing of Non-conflict Forms- Bill Ro
III. Minutes from last meeting- Justin
Lori & T
cpme
dr

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

4/29/2015

Date

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2013, 2014, 2015 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

	<u>4/29/2015</u>
Signature/Authorized Official	Date

Mayor
Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Tony Rowland
Signature/Authorized Official

4/29/2015
Date

Mayor
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:


Signature/Authorized Official 4/29/2015
Date

Mayor _____
Title

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

5/15/15

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Lafayette

* b. Employer/Taxpayer Identification Number (EIN/TIN):

35-6001080

* c. Organizational DUNS:

048647693

d. Address:

* Street1: 515 Columbia Street

Street2:

* City: Lafayette

County/Parish:

* State: IN; Indiana

Province:

* Country: USA: UNITED STATES

* Zip / Postal Code: 47901

e. Organizational Unit:

Department Name:

Department of Development

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Ms.

* First Name: Aimee

Middle Name:

* Last Name: Jacobsen

Suffix:

Title: Director

Organizational Affiliation:

* Telephone Number: 765-807-1090

Fax Number: 765-807-1099

* Email: ajacobsen@lafayette-in.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Home Investment Partnerships Program

* 12. Funding Opportunity Number:

14.239

* Title:

HQME Investment Partnerships Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

The City of Lafayette will assist low income households with affordable housing initiatives, including homeownership development and rental assistance.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant **IN 4th**

* b. Program/Project **HOME**

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date: **7/1/2015**

* b. End Date: **6/30/2016**

18. Estimated Funding (\$):

* a. Federal	613,236
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	613,236

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: **Mr.**

* First Name: **Tony**

Middle Name:

* Last Name: **Roswarski**

Suffix:

* Title: **Mayor**

* Telephone Number: **765-807-1002**

Fax Number: **765-807-1024**

* Email: **troswarski@lafayette.in.gov76**

* Signature of Authorized Representative:

Tony Roswarski

* Date Signed: **4/29/2015**

Application for Federal Assistance SF-424		
* 1. Type of Submission:		
<input type="checkbox"/> Preapplication		
<input checked="" type="checkbox"/> Application		
<input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application:		
<input checked="" type="checkbox"/> New		
<input type="checkbox"/> Continuation		
<input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s):		
<input type="text"/>		
* Other (Specify):		
<input type="text"/>		
* 3. Date Received:		
5/15/15		
4. Applicant Identifier:		
<input type="text"/>		
5a. Federal Entity Identifier:		5b. Federal Award Identifier:
<input type="text"/>		<input type="text"/>
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
<input type="text"/>		<input type="text"/>
8. APPLICANT INFORMATION:		
* a. Legal Name:		
City of Lafayette		
* b. Employer/Taxpayer Identification Number (EIN/TIN):		* c. Organizational DUNS:
35-6001080		048847693
d. Address:		
* Street1:		
515 Columbia Street		
Street2:		
<input type="text"/>		
* City:		
Lafayette		
County/Parish:		
<input type="text"/>		
* State:		
IN: Indiana		
Province:		
<input type="text"/>		
* Country:		
USA: UNITED STATES		
* Zip / Postal Code:		
47901		
e. Organizational Unit:		
Department Name:		Division Name:
Department of Development		<input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	Ms.	* First Name:
		Aimee
Middle Name:		
<input type="text"/>		
* Last Name:		
Jacobsen		
Suffix:		
<input type="text"/>		
Title:		
Director		
Organizational Affiliation:		
<input type="text"/>		
* Telephone Number:		Fax Number:
765-807-1090		765-807-1099
* Email:		
ajacobsen@lafayette.in.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

2: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grants/Entitlement Grants

*** 12. Funding Opportunity Number:**

14.218 Entitlement Grant

* Title:

Community Development Block Grant/Entitlement Grant

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of Lafayette will assist low income households with affordable housing initiatives, public infrastructure improvements and social services.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant **IN 4th**

* b. Program/Project **CDBG**

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date: **7/1/2015**

* b. End Date: **6/30/2016**

18. Estimated Funding (\$):

* a. Federal	601,774
* b. Applicant	
* c. State	
* d. Local	
* e. Other	200,000
* f. Program Income	
* g. TOTAL	801,774

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

☒ **I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: **Mr.**

* First Name: **Tony**

Middle Name:

* Last Name: **Roswarski**

Suffix:

* Title: **Mayor**

* Telephone Number: **765-807-1002**

Fax Number: **765-807-1024**

* Email: **troswarski@lafayette.in.gov76**

* Signature of Authorized Representative:

Tony Roswarski


* Date Signed: **4/29/2015**

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.


Mayor

4/29/2015